THE SATURDAY EVENING POST

An Illust[rated] Weekly Magazine
Found[ed] by Benj. Franklin

OCT. 24,'08 — 5cts. THE COPY

DRAWN BY
ALONZO KIMBALL

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

Swift's Pride Washing Powder

will do the hardest part of your work cleaning day and every day.

Use it for scouring, scrubbing and cleaning windows, sink, bath and basin, kettles, pots and pans.

It removes the dirt and leaves them spotless—clean.

A little in the water will make your glassware sparkle and your china shine.

Order a package from your grocer.

Swift & Company, U. S. A.

Dealers supplied by Swift & Company.

Never Again Such a Book Bargain as This!

The New Americanized

Encyclopedia Britannica

Withdrawn from the American Market on account of complication regarding copyright, this Famous Work of Reference is now offered for the last time. Never again will it be possible to procure a set. Publication has ceased for all time. Entire Publishers' stock now on hand to be cleared with the utmost rapidity at less than *ONE-HALF THE PRICE* at which 250,000 SETS HAVE BEEN SOLD. A SALE TO MARK AN EPOCH IN BOOK SELLING.

A GREAT HOME REFERENCE LIBRARY

There is nothing in the whole range of literature with which to compare it. What Shakespeare is to the drama, Milton to poetry, Ridpath to history, Blackstone to law, Napoleon to rulers, the New Americanized Britannica is to works of reference. It sweeps the whole circle of human interest and endeavor. It correctly answers all questions. What the Britannica says is universally regarded beyond dispute—History, Biography, Literature, Art, Science, Inventions, Politics, Geography, Governments, Law, Medicine, Theology, Labor Organizations, New Discoveries and thousands of subjects are all treated in their right place and in due proportion.

15 Massive Royal Octavo Volumes, 9½ Inches Tall, 7¼ Inches Wide, 1⅝ Inches Thick, Weighs 65 Pounds. 9,808 Double-Column Pages, 1763 Illustrations

Why You Need This Work

THE NEW AMERICANIZED ENCYCLOPEDIA BRITANNICA is a universal reference work. It covers every subject in Science, Philosophy, Mechanics, Invention, Religion, Government, Biography, Education, Music, Art, Law, Literature, etc., and is arranged alphabetically like a dictionary, so that you can turn to any subject at a moment's notice. A good Encyclopedia is an absolute necessity in this day and age in every home. No library is complete without it. Things will come up every day which you would like to know, and a good Encyclopedia will enable you to look them up and encourage you in the habit of investigation. An Encyclopedia at hand is almost an education in itself, and you will find in this set a wealth of information which is simply invaluable. This edition is beautifully illustrated with half-tones and color-plates; the binding is solid and substantial and will last a lifetime. You incur no risk whatever in sending for the set. We will ship the fifteen volumes subject to your **examination** and **approval.** You can then decide for yourself in your home whether you wish to buy or not. If you are not entirely satisfied the work may be returned to us; but if you are pleased, as we feel sure you will be, then send us only $1.00 and the balance in small sums—monthly payments of $2.00 each month—and you will have it in your home and be enjoying the use of it all the time. We have only a **limited number of sets** on hand. **No more will ever be printed.** This is your **only chance** to secure the King of Encyclopedias at an expense of about three postage stamps a day!

LINCOLN'S EXAMPLE OF SELF-HELP. No one ever had fewer opportunities of acquiring an education than Abraham Lincoln; nobody ever made better use of such as he possessed. In his youth he would walk miles to borrow a book from which he might glean a little knowledge of the world. What a treasure—what an inexhaustible treasure would this Encyclopedia have been to him! The lesson which such a life as Lincoln's teaches is that knowledge and mental training can be won under the most adverse circumstances; and if that is so, who can say that any path is barred to him by lack of opportunity when there lies within his reach such means of advancement as are afforded by this magnificent work?

A PARENT'S DUTY is to give his children the best education that his means will afford. You may not be able to send your children to college, perhaps not even to high school; but you can afford this Encyclopedia. It will influence their future as you would wish. It will help them grow in character, refinement and knowledge.

EVERYONE CAN AFFORD IT. It will cost you only a few cents a day for a little while to become the possessor of this work. Even if your circumstances deny you the luxuries of life, just think of some little thing—some little habit which brings you no ultimate good—which you might give up, and so obtain this work which means so much to you and your possibilities in life. You pay only a little and only for a little while, and during that time the work is in your possession.

7c. A DAY Buys This Great Work

DO NOT DELAY—CUT OUT AND MAIL THE COUPON TO-DAY, if you wish to secure the most wonderful book bargain of this generation. The sets will fairly melt away at these phenomenal prices, and in order to secure one you must act at once. You can never duplicate this opportunity.

Here Is Our Bargain Offer:

THE SATURDAY EVENING POST READERS have the good fortune of securing this complete set at a **lower price** and **easier terms** than will ever again be duplicated in the history of book selling. Owing to the withdrawal of the sale of this work from the American Market, we will ship you the complete set **NEW AMERICANIZED ENCYCLOPEDIA BRITANNICA,** fifteen volumes, Half-Morocco binding, gilt top, subject to five days' **examination** and **approval.** Take the books to your home and examine them carefully. If they do not come up to your expectation in every way, notify us and we will give you shipping instructions for their return. If they do suit you, as we feel very sure they will, send us **$1.00** and pay the balance in small sums of **only $2.00 each month,** for 22 months until the special price of $45.00 is paid. We will absolutely guarantee satisfaction in every way, and you incur no risk whatever.

THE REASON we are able to name this remarkably low price and these easy terms is that our method of selling by mail eliminates all middlemen's profits. There is neither a dealer's profit nor an agent's commission involved in the transaction. You therefore are buying the set at wholesale, and these are positively the **last sets** that will ever be offered. When these sets are gone you cannot secure the work at any price. Our price for the complete set of fifteen volumes, Half-Morocco binding, is simply unparalleled. Thousands of sets of this Encyclopedia have been sold at $75.00 per set, and in offering the complete work, fifteen volumes, Half-Morocco binding, for only $45.00, we are supplying you with what is generally admitted as the greatest Encyclopedia ever issued, and at a price which will never again be duplicated.

SEND NO MONEY NOW. Sign and mail the attached coupon and we will ship you a complete set for five days' **FREE** examination. You can return them at **OUR EXPENSE** if they fail to give you entire satisfaction. Should you decide to purchase, then send us $1.00 as first payment and pay the balance at the rate of $2.00 per month. You have always meant to get an Encyclopedia—every intelligent man does. **NOW IS THE TIME.** The possession of this latest and greatest of all **ENCYCLOPEDIAS** will add to your knowledge, which is power, and to the richness of your life.

THE AMERICANIZED ENCYCLOPEDIA BRITANNICA tells you about **EVERYTHING.** It covers every phase of human knowledge, discovery, and experience. All gallant deeds and stirring scenes, all victories of brain or brawn, all marvels of science and invention, all the glorious achievements that have made history luminous and civilization possible are found in the ten thousand teeming pages of these splendid volumes. Can **YOU** afford to do without it?

Mail Coupon To-day

giving you the privilege of examination in your own home.

FOLD, TEAR OUT, WRITE NAME AND ADDRESS, AND MAIL

10-24-08

Free Examination Coupon

WESTERN NEWSPAPER ASSOCIATION
H. E. SEVER, President
204 Dearborn St., Chicago

Send me, subject to my examination and approval, one set of the **New Americanized Encyclopedia Britannica,** 15 Volumes, in Half-Morocco Binding, Gilt Top. If satisfactory, I agree to pay $1 within 5 days and $2 per month thereafter for 22 months. If not satisfactory, I will notify you within 5 days and hold subject to your order.

NAME .....

ADDRESS .....

No letter necessary. Just write name and address and mail.

THE SATURDAY EVENING POST

Copyright 1908, by Hart Schaffner & Marx

THREE great campaigns going on—politics, fun, clothes.
You'll be right in clothes, if our name's in them.

Send six cents for the New Style
Book; shows many good styles

Hart Schaffner & Marx Good Clothes Makers

Chicago Boston New York

THE SATURDAY EVENING POST

Copyright, 1908, by THE CURTIS PUBLISHING COMPANY in the United States and Great Britain.

Founded A°D° 1728 *by* Benj. Franklin

Entered at the Philadelphia Post-Office as Second-Class Matter.

Published Weekly at 425 Arch Street by THE CURTIS PUBLISHING COMPANY

London: Hastings House, 10, Norfolk Street, Strand, W.C.

Volume 181 PHILADELPHIA, OCTOBER 24, 1908 Number 17

The Embarrassing Conduct of Benjamin Ellis, Millionaire

By JAMES HOPPER

AUTHOR OF CAYBIGAN, NUMBER 9009, ETC.

ILLUSTRATED BY H. T. DUNN

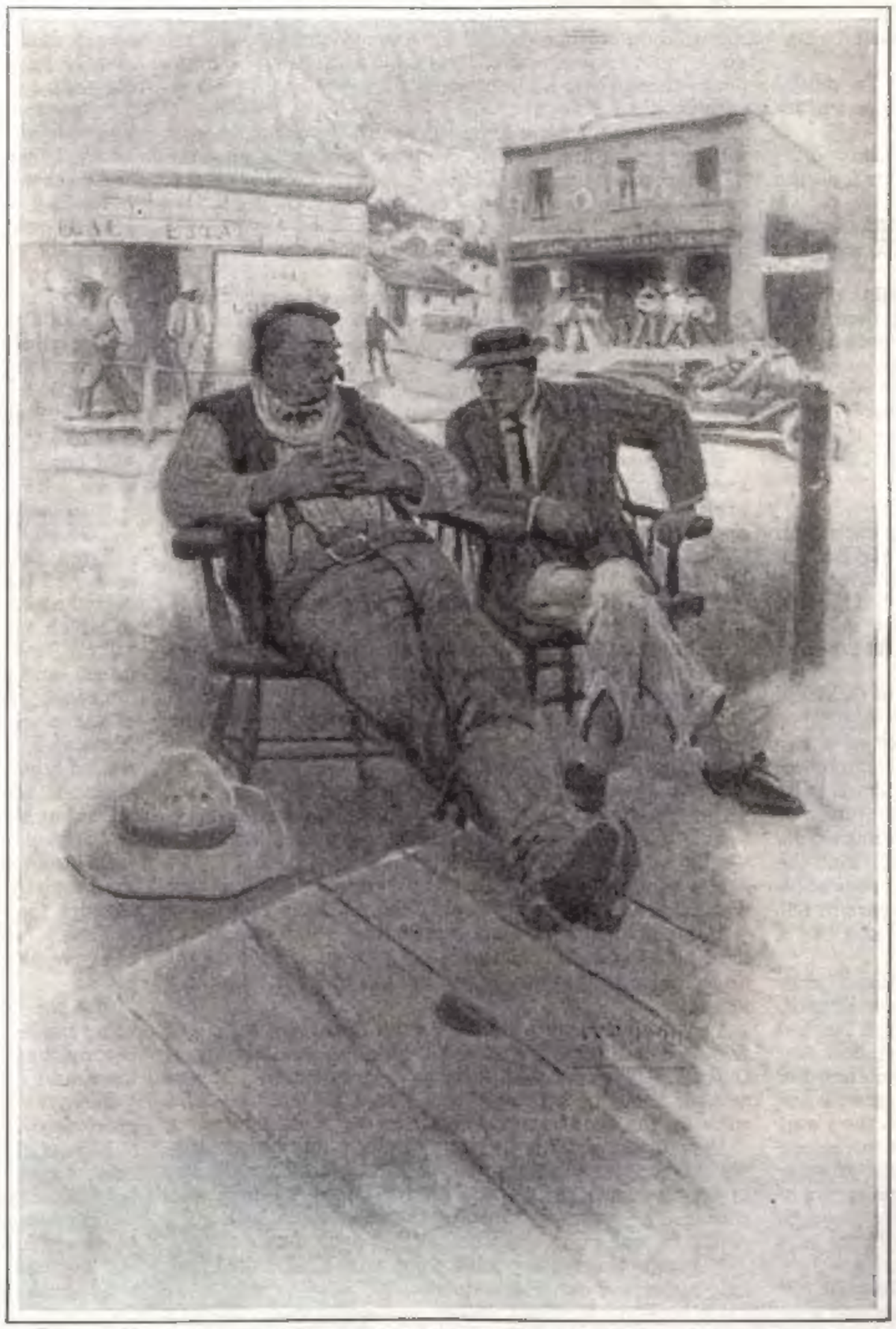
IT WAS night when I reached Goldfield, and I was tired with the long ride across the continent; so when the pitching bus which shuttled between station and town had deposited me before the fake facade of the Palace Hotel, I went up to my room almost immediately, delaying only long enough to push behind the folding doors that flanked the lobby, there to wash the Nevada alkali out of my throat with two Napa soda lemonades, mixed by the white-jacketed, florid-faced gentleman of superior skill and inferior manners whom later I was to know as Dick.

(I perceive that I am prodigal with details. I have begun so instinctively; I shall continue so deliberately. For it is only out of a study of all the facts that can issue the correct interpretation of what happened that night and the following forty-eight hours. The seemingly-trivial detail, for instance, that it was lemonade that I drank, may be of weighty significance in the summing-up.)

The walk up the hollow, wooden stairway and through the narrow, creaking corridor, warped with the dry July heat, had convinced me that the Palace was a fire-trap of ingenuity beyond compare; so, once in my room, I pushed my steamer trunk close to the open window, out of which I could pitch it at a moment's notice, and then hung one of my sheets, knotted, from the foot of the bed along the wall outside. I had been burned out a month before in the San Francisco earthquake and fire, and, with this return to the Western country, I found that my nerves were still tingling to the experience. I then snapped off the light and went to bed.

Such precautions are not conducive to peace of mind. They were responsible, I suspect, for the fear which possessed me when I awoke, several hours later, to a knocking at my door. I found myself sitting up very straight in bed, my heart thumping at my ribs in quite sickening fashion, and an invisible hand seemed at my throat. I sat thus long, it seemed to me, in the toils of this singular and almost intolerable emotion, my throat so tight that I could utter no sound, while the door rang and danced to lusty blows; then finally reached for the electric button, snapped it, drew my watch from the pillow beneath which it was ticking, and in the glare saw the black hands pointed at two o'clock. After which rather idiotic preparations I found my vocal organs and shouted very fiercely: "What is it?"

The voice of the boy at the desk answered me: "It's a friend, Mr. Reynolds, a friend who wants to see you!"



"Where They Found the Dead Man," the Cry Came Back From the Fast Departing Lem: "Where They Dug Up Ellis!"

"A friend?" I shouted back, astonished. "A friend!" I exclaimed to myself. "Must be a warm one—wanting to see me at this time of the day. A friend?" I asked aloud again.

"Well, he says he's a friend of yours and wants to see you," answered the boy, evidently anxious to restrict his responsibility.

"Show him in! Show him in!" I shouted, at last recovering, and unlocked the door. I heard the boy's feet in a diminishing tattoo along the hall, upon the stairs; the door swung open and the visitor walked in. He came straight for me, without hesitation, and placed a limp hand in my surprised palm. "Hello, Jim!" he said in a languid, plaintive falsetto. "Hello! How are you?"

He stood there, long and slim and caved-in. His neck held a queer crook which threw his chin forward and down; he had a plunging look down upon me. From my seat on the edge of the bed I gazed up at him—and I didn't know him from Adam. "Hello!" I said cheerily. "Hello! What are *you* doing in this part of the country?"

"Oh," he said, seemingly taken aback, "I'm here for good. Yes, I'm here for good. But you, Jim, how the deuce did *you* get here? You're the only friend I have here. As soon as I found you were here I came up."

"I'm here to write up the camps," I said, "for the New York Herald. But sit down, sit down, have a seat; have a cigar, here's a match. Shall I ring for a drink?"

But he accepted none of my invitations. He remained as he was, standing above me mournfully, his head turned down upon me at the end of its long, drooping neck; his eyes, which were opaque, as if each held a cast—that is, as far as I could make out without my glasses—very steady upon me. "Why, Jim," he said at length, "don't you know me? Don't you know me, Jim?"

There was complaint and resignation in the chant of his falsetto; and his enunciation of my name was full of a reproachful tenderness. A shame whelmed me at my inability to reciprocate this affection, this precious affection. "Oh, I know you, all right," I said bravely. "At least, I know your face. I'm the limit on names. But I know your face," I repeated, scanning it.

But I didn't know that face. I wear glasses. Glasses and pajamas, though, are an incongruous attire, so my glasses were still on the dresser. But even with my glasses on I wouldn't have known that face. From the side it showed a profile like a ship's prow, the profile of a financial conqueror; but from the front it had nothing heroic. It was wenzened and pale and lined; its eyes were opaque; and the droop of the neck, the droop of the long nose, the droop of the corners of the mouth, the droop of the whole caved-in body united in an aspect of discouragement, of disillusion perhaps, of great weariness at least—which was unknown to me.

"You don't know me, Jim, do you?" he went on, resigned but unhappy. He stopped; his right hand rose and touched a place between his shoulder-blades gingerly, as though it hurt. "You don't know me, do you?" he continued. "Don't you remember Sag Harbor, Jim, and the church where we hoisted that black flag? Don't you remember Ben Ellis? You were my friend then, though maybe you didn't know it. You licked Lee Lucas, and he always licked me. Don't you remember when you licked Lee Lucas? And don't you remember Ben Ellis?"

I had been a rather tough proposition when a boy—and, really, I couldn't remember this particular fight out of an Iliad of others. But the name Ellis did bring back a memory, not of childhood, but of youth. Ben Ellis had left the hopeless town in his

Lurching and Pitching and Rolling and Creaking and Groaning, Lone as a Ship, in an Immensity of Rock and Sage

teens, ahead of the rest of us laggards; and while still we were hesitating before our necessary emigration as before a cold pond, rumors had reached us of his success, of extravagant luck in the mines of the West.

"I remember!" I shouted joyfully. "I remember! You went West and made money."

"Gold," he said, correcting me sombrely; "gold, gold, gold." He looked down upon me with his opaque eyes. "Gold," he said, with a gesture of lassitude, of disgust. "Gold—I'm buried in it; it surrounds me; it lies upon my stomach, there, like a nightmare." Then, with a sudden change to a businesslike briskness: "That's what I came to see you about."

"Yes?" I said, curious and interested. "To relieve one's neighbor of that which troubles him is a worthy act," I thought.

But his next words were incongruous and a disappointment. "Put on your clothes," he said, "and we'll do the town. I've a cab waiting outside."

I realized that the night was gone; also, I had come to "write up" the camps. "All right," I said, stepping to my clothes; "we'll do the town."

The "doing" began right here. As we reached the lobby Ellis immediately pushed through the folding doors into Dick's sanctum, where he ordered, with an enthusiasm which I did not emulate, three deadly drafts, one upon the other. Dick seemed out of humor. As he served us he threw slanting glances at Ellis. They were full of disapproval—almost of dislike. "Who's your friend?" he said to me, leaning over the bar, as Ellis, leading the way, was going out.

"His name is Ellis. Know him?" I said.

"Nope," he answered shortly, and turned his back upon me. I hesitated a moment, looking at that broad back in astonishment; and as I looked a ripple ran over it, a slight ripple that crackled through the starched jacket. "Get out!" he blurted, suddenly turning upon me with extraordinary anger. "Get out, and don't bring him back!"

I "got out," rather puzzled by this example of Goldfield manners.

Ellis was waiting for me at the open door of a cab which stood by the wooden curb—one of a dozen imported, I found out later, by the enthusiastic Board of Trade in its determination to give the camp all the trappings of civilization. It was a real cab; a whiff of mixed mustiness, leather and stale tobacco met me as I entered. But the animals at the pole were two long-haired, roguishly-forelocked mustangs; and the cabby wore a large, soft felt hat, a vest without coat upon a woolen shirt, and had a coiled riata beneath his feet.

"The town," shouted Ellis with a certain magnificence of inflection, and clanged the door shut upon himself. With a pitch, a groan and a roll the ancient vessel lurched forward. Ellis put his feet out through the window and lit a cigar. "Put your feet out," he said, giving me another cigar. I put my feet out (this, I was to learn later, is the orthodox manner of "doing" the town); I lit the cigar. We had taken hardly three puffs, however, when the cab stopped. The camp, you see, though the "fastest-growing city in the United States," was still a bit cramped for cab-use. We got out before double swinging doors, through which issued a lamentable tinkling of piano. "Come on," said Ellis, and we went through the swinging doors.

There were mirrors, tables, a long, shining bar; at one corner a sallow, spider-like youth slapped at a piano with both hands; and in the depths of the long room, doubled up on rawhide chairs, a half-dozen stupefied derelicts were gurgling and snoring.

"Lend me a dollar," said Ellis.

He was standing by a roulette table, his eyes mournfully upon the cloth. Again I was struck by his thinness. In contrast to his meagre body the heavy, laced boots in which he stood seemed extraordinarily material. They seemed of lead; they were like a pedestal. "Lend me a dollar," he repeated abstractedly, but with the slightest injured whine in his voice.

I had not meant to be reluctant. I gave him the dollar. "Twenty-three," he said, pushing it on the number. The dealer, a dapper, over-neat young man in a belted blue shirt with elastics at the elbows, gave a flip to the little ivory ball. It whirred smoothly for a while, then tinkled from cell to cell, and finally, with a graceful hop, dropped into the compartment marked twenty-three. The dealer pushed a pile of silver dollars across the table.

"Twenty-three," said Ellis, leaving the money on the table.

The ball whirred, hopped and skipped, and playfully squatted in its chosen cell. "Twenty-three," said the dealer to the final clink. "Gold," said Ellis—and the dealer shoved over a pile of gold double-eagles. "Twenty-three," said Ellis again.

His left hand rose, as the ball spun with a slight, smooth, purring sound, and touched the back of his neck gingerly. "If there's any number that *ought* to be unlucky," he said complainingly, turning his opaque eyes on me, "it's twenty-three."

"Twenty-three," said the dealer, announcing the result.

"Put it in a bag," said Ellis wearily.

The dealer took a canvas bag, dropped a greenback into it, a lot of gold double eagles, a few pieces of silver, and passed it to Ellis. Ellis stood there, twirling the bag hesitatingly, a long moment. The dealer watched him narrowly, a little pale, I thought. "No use," said Ellis at last, limp as with discouragement. "Come on; let's get out."

But as we turned at the door we saw the dealer on his knees, examining the bottom of the table. Ellis tiptoed back. "It's all right," he said politely; "your electric apparatus is all right. It won't work with me, that's all." Then, almost with bitterness: "Nothing works with me," he added.

"You go to hell!" said the dealer, peering over the table. Little drops of sweat were on his brow.

I pulled at Ellis' coat; but he was not at all belligerent and came easily. We stood outside by the cab again. A faint grayness of dawn was in the air.

"It's all like that, this doing the town," said Ellis. "It's a bore."

I told him I wasn't bored.

"But I've something else for you to do," he said, seemingly forgetting that his had been the suggestion—"something of importance—a service you can render me—a big service. Will you do it?"

His whole drooping being had suddenly become taut with interest. "Surely," I said; "anything in reason."

He stood silent a moment, considering. "It's in reason," he decided at last. "I think it's in reason. I'd do the same for you. Anyway, *some* one has to do it. Get in," he said.

I got into the cab while he turned to the driver, a long and freckled youth, who eyed him rather hostilely, I thought. They seemed to have an altercation. It was settled, though. "Double fare," said the cabby. Ellis came in, the door slammed shut, the cab lurched forward.

He did not put his feet out of the window this time. He sat humped in the leather seat, hunched over the bag of double eagles, which was on his knees, his long, discouraged nose almost touching the canvas. "Gold, gold, gold," he was muttering; "can't get away from it."

"What's the matter with your neck?" I asked, my long-restrained curiosity exploding at last.

He touched the back of his neck delicately. "That's where he shot me," he said very simply.

"Shot you? Who shot you?"

"Diamond Jack," he said, without a trace of resentment. "It was over gold. Always gold."

"Must be quite a scar," I said.

He looked at me with an expression almost of surprise. "I wouldn't call it that," he said. And then, seemingly wishing to change the subject: "You've forgotten your glasses," he said.

"Yes, left them behind at the hotel," I answered, humoring him.

The cab, rumbling on at a good speed, lurched by a flash of red lights, a tinkle of broken-backed pianos; the lights ceased, the tinkling gradually diminished to a silence; two or three darkened adobes flew by like shadows—and then we were out in the open country, in the midst of the desert.

That cab in the desert—imagine it! A cab pulled by two frowsy, wild-eyed mustangs, driven by a sombreroed, bandannaed "cabby," lurching and pitching and rolling and creaking and groaning, lone as a ship, in an immensity of rock and sage. To our left the moon was setting, a pale, round wafer. To our right the sun was rising, red, instantly implacable; its rays bit our sleep-starved eyes; they ran over the waste, flashing it up with copper hues. The lassitude that comes with dawn at the end of a sleepless night was in me like a drunkenness. A vague unreality hovered about me like a veil.

And then my senses seemed to lie to me deliberately, for I saw my companion, who had been muttering disconsolately over his gold, suddenly thrust the bag out through the window at the end of his long arm, and drop it into the sage!

"Hold on!" I shouted to the cabby, sticking my head out of the window. "Hold on!"

The cab careened on.

"Hold on!" I continued. "We've dropped something."

I could feel Ellis behind me, also shouting, his head out of his window. The cabman at last seemed to understand. The cab stopped. "What's the matter wit' you guys?" said our amiable charioteer; "*what* do you want and *which* is it?"

"Go back," I shouted; "we've dropped something."

"Go on," shouted Ellis; "we don't want it."

From the box the cabby peered at me around the corner of the cab; he leaned over to the other side and peered at Ellis. His inspection evidently satisfied him as to which window hurled forth the voice of the master. "Git!" he said, slapping down his whip upon the mustangs—and the cab went on.

Leaning out I tried to impress upon my mind a picture of the place by the aid of a hairy and rigid Joshua-tree. Meanwhile my companion, as if greatly relieved, had settled himself comfortably back in his seat. He fumbled absent-mindedly in his pockets. "Here's your dollar," he said at last, and passed me a silver piece—the dollar I had loaned him at the beginning of our expedition. This seemed the final act necessary, for the moment, to set him at complete peace with the world. He thrust his feet through the window and lit a cigar. He gave me one, and promptly, wishing to be in harmony, I thrust my feet out of my window. We rolled on thus through the illimitable plain.

But the desert was never made for cabs—or cabs were never made for the desert. The movements of our vehicle became more and more fantastic; its protesting groans more and more emphatic. At last it stopped abruptly. "Here, you guys, get out and walk," rang the voice of our gracious conductor. "Be hanged if I go a foot farther!"

Ellis accepted this *contretemps* with suavity. "We're near, anyway," he said reassuringly, "and the walking is good. Stay here and wait for us," he said to the cabby.

"How long?" asked that gentleman, gazing at his employer with hostile eye.

"Not more than an hour."

The man hesitated. "All right," he said finally; "but not another minute. I'm tired of this funny business." He pulled out a watch shaped like an onion. "At twelve minutes past seven I drive off, passengers or no passengers. And a-waiting here I charge four times regular rates—see?"

He jumped from his box, tied his riata around the necks of his mustangs, then to a Joshua-tree, and entered the cab. Ellis gave him a cigar. He lit it and stuck his feet out of the window. "Go 'head! Skidoo!" he said.

Ellis guiding, we began to walk in a straight line, with the morning sun to our right, in a direction which was about due north, I judged. Ellis stopped when the cab

was out of sight behind a rise. "We must mark the way," he said, "because you'll have to come back here alone some time. Let's make a monument here."

He made no movement to help me, though, as I piled up stone upon stone in a rough "monument"; merely stood by, looking on while I toiled. But he appeared so attenuated, so woebegone, in this merciless light, that I did not insist. The monument made, we moved on a hundred yards, and at his behest I piled up another. And thus by short stages, leaving a monumented record behind us, we went on through the desert.

The sun by this time had climbed from the horizon, and its slanting, luminous downpour was filling the land with delusion. A heat-shimmer rose from the arid soil; we waded knee-deep in it as in a blue sea. Though objects at a distance—the hills, the rocks, the rare Joshuas—showed sharp of outline and remarkably clear, things close by, beneath the blinding light, appeared tenuous and immaterial. Ellis, at times, seemed but a blue vapor; he vibrated; it was as if my eyes saw him, as science tells us he really must have been, a conglomerate of billions of infinitely small particles dancing madly, at once attracted and repelled by each other, keeping, on the whole, within his vibrant outline, but at times making singular excursions into the ambient. The illusion, I suppose, was aided by the fact that I did not have my glasses. And we went on thus, unreal in an unreal world, wading through the heat-shimmer for a few hundred feet, and then bending and rising in fantastic postures as we piled up stone upon stone in monuments commemorative of my stupid docility. A suspicion was slowly gathering strength in my mind.

At last we came to a mound, which we climbed, and Ellis stopped at the top. "Here we are," he said.

At his feet the ground was disturbed as if some one lazily had plowed it up with a pick in a half-hearted search for quartz. Only it looked worse than that, because—well, because this disturbed area was about, yes, just about six feet long and two feet wide. Ellis stood above it, vague in the shimmering atmosphere, looking down upon it with a sort of mild satisfaction. "Yes, here I am," he said; "right here."

His eyes turned to the right, to the left. "It's a fairish place, outwardly," he said; "good view, good air; the sage is fragrant. But"—he turned his opaque eyes on me now—"but ——"

And suddenly both his hands went out from him in a gesture of extraordinary petulance. "But, oh God!" he shouted passionately, "there's too much gold! Too much gold!"

This burst of feeling seemed to surprise him; his manner immediately became apologetic. "You see," he explained, "there's gold all about here. It's gold to the right, gold to the left—tons and tons of gold. It surrounds me as I lie here; it lies upon me. *Upon* me, man, do you understand? On my eyes, in my throat, upon my stomach like a black cat at night—it's all over me, I tell you!" he cried, his passion risen again.

I did not find anything to say. I doubt if any one should have. But the suspicion in my mind was becoming much more than a suspicion.

He was silent for a time, his eyes upon the ground while his excitement ebbed; and when he spoke again it was very calmly. "I want you to come back here this afternoon," he said, in very matter-of-fact fashion, "and dig me out. Dig me out of all this gold and put me where there isn't any gold."

He Gave Me One Surly, Inspecting Glance

"All right," I said heartily. "All settled. Now let's go back to the cab." My suspicion now was a certainty.

He came on mildly enough. The cabby was waiting for us.

As soon as he saw us emerge over a rise he untied his broncos, climbed the box, and, as we neared, gathered up the reins with a decided gesture. "Good thing you came back," he said in his amiable way; "was just a-drivin' off without youse."

I opened the door; but as I turned to let Ellis in I saw him standing some twenty feet away.

"Don't forget," he said, legs akimbo.

"Aren't you coming along?" I said, surprised.

"No; I'm going back there," he said, jerking his thumb over his shoulder. "So-long!" he said; "don't forget"—and he turned his back on us and started off toward the monuments.

"Help me bring him in," I said helplessly to the cabby.

But a singular expression had come upon the man. He was looking at Ellis, walking off there through the sage, his back toward us—and his eyes were fairly out of their sockets.

"Let's get him," I repeated.

He turned a profound, an accusing look upon me.

"Not much," he said. "Jump in if you want to come. *I'm* going."

I ran a few steps after Ellis, and as I did so I heard the crunch of the cab's wheels as it started off. I was like the legendary donkey between the two haystacks. "Wait a minute," I cried appealingly, turning to the cabman; "wait a minute," I cried, turning to Ellis.

But Ellis had disappeared. I was alone here in the desert; the cab now was rattling off at a good speed. An acute disgust of the desert and of Ellis seized me suddenly. I ran after the cab, caught it, dived into it, and sank panting upon its musty leather seat.

II

"I NEED to get help," I said to myself as I rolled back toward Goldfield, thus persuading myself that in abandoning Ellis and taking to the cab I had acted, not by mere impulse, but by the advice of severe reason. "I can't be chasing a madman through the desert all alone. I must tell some one."

And I really did want to tell. I fairly burned with a desire to tell, to abdicate my monopoly in this problem. "Hurry up," I shouted to the cabby. And so exclusive was my preoccupation that I forgot to look for the Joshua-tree, which, you remember, was to mark for me the spot where Ellis so unceremoniously had dropped his bag of double eagles. I was given the opportunity to regret my oversight a few minutes later when, having tied his mustangs to a post in the main street, the cabby, meeting me at the door, told me how much I owed him. Ellis had been extravagant in his promises.

"And now," said the unprepossessing Jehu, pocketing his ill-gotten gains—"now ——" he stopped, looked at me, and gradually set his features into an expression of ferocious determination—"now I'm a-goin' on a hell-roarin' bat. You'll do the same 'f you take my advice. I'm goin' to tear the entrails out of this yere sheep-camp!"

Not considering him an efficient adviser, I walked back peaceably to the hotel. Somehow my burning desire to unbosom myself had left me. Discretion was gently tapping me on the shoulder. Now that I sat in the cool lobby, with everything about me solid and blessedly vulgar, the happenings of the last few hours, whenever I rehearsed them in my mind, made a tale which, I realized, was likely to have upon its hearers an effect not at all desirable. "Go slow," I said to myself. I was hot and tired and dusty; I decided to have a bath first.

This completed my cooling process. "It might be a hoax," I said to myself as I splashed. And when I went down into the lobby again, fresh and rational, I had determined upon a bit of detective work. Ellis, if he was out there in the brush, could wait without harm till sundown.

"Who's that man Ellis, Mr. Hamilton?" I asked of the manager at the desk.

"Ellis?" he said, puzzled; "what Ellis?"

"The man who came to see me in the middle of the night."

"Did a man come to see you in the middle of the night? Maybe the night boy knows."

"Yes, he knows," I answered. "Where is he?"

Mr. Hamilton dropped his eyes a moment, shuffling his card-index. "The boy is sick," he said. "I don't know if you can see him—yes—wait a moment; here's the doctor; he'll tell us."

The physician, in fact, was emerging from the corridor in the rear. "How's the boy?" asked Hamilton.

"Oh, he's all right, I think," said the physician. "Don't know just what was the matter with him. 'Chills—malaria, perhaps." He stopped, seeming to listen to some suggestion of his professional mind. "Acts as though

A Murmur as of the Sea on a Far Strand

he'd been scared half to death," he finished with a laugh. "He'll be all right now."

"Let's go see him," said Hamilton.

He was lying in bed but greeted us with laughing eyes, evidently astonished at his lapse from health, and a bit ashamed. "Who was that man Ellis?" I asked finally, after some bantering.

A veil seemed to drop over his face, a sort of defiant stubbornness. "Don't know him," he said; "never saw him before."

Out in the lobby again I pushed through the folding doors with the intention of questioning Dick. He was not there, though. "This is his off-shift," said the man behind the bar. "He lives over there," and pointed through the glass front door to a little adobe house across the street.

"Going to see him?" he asked as I made for the door. His tone made me stop and pivot inquisitively toward him.

"Yes; why?" I said.

He wiped a glass very carefully. "Oh, nothing," he said at length.

And then, as I started again: "Been hitting it up all mornin'," he said. "And he ain't like a lamb when he's that way," he ended in a louder tone as I reached the door.

But bravely I crossed the street, knocked at the door of the little adobe house, and entered in answer to a muffled roar. Dick was lying on a cot in the one room which made up the house, his face to the wall. He gave me one surly, inspecting glance, seemed to recognize me, and then immediately turned to the wall again with an ungracious heave of the shoulder which, figuratively, removed me from the universe. After a while a deep growl came from the juxtaposition of red face and adobe wall. "Get out of here," it said. "Don't like ye. Don't like your friends. Get out."

I stood there a moment silently on one leg, hat in hand, awaiting hopelessly a possible change of demeanor, then discreetly tiptoed out.

I wasn't making much headway. And, meanwhile, there was the friend of my childhood cavorting with his fantastic ideas out in the brush. I went into the "Palace," where we had gambled, and asked for the man who had dealt at the roulette-table.

"Ain't on to-day," said the proprietor, a big, red-faced man, curtly.

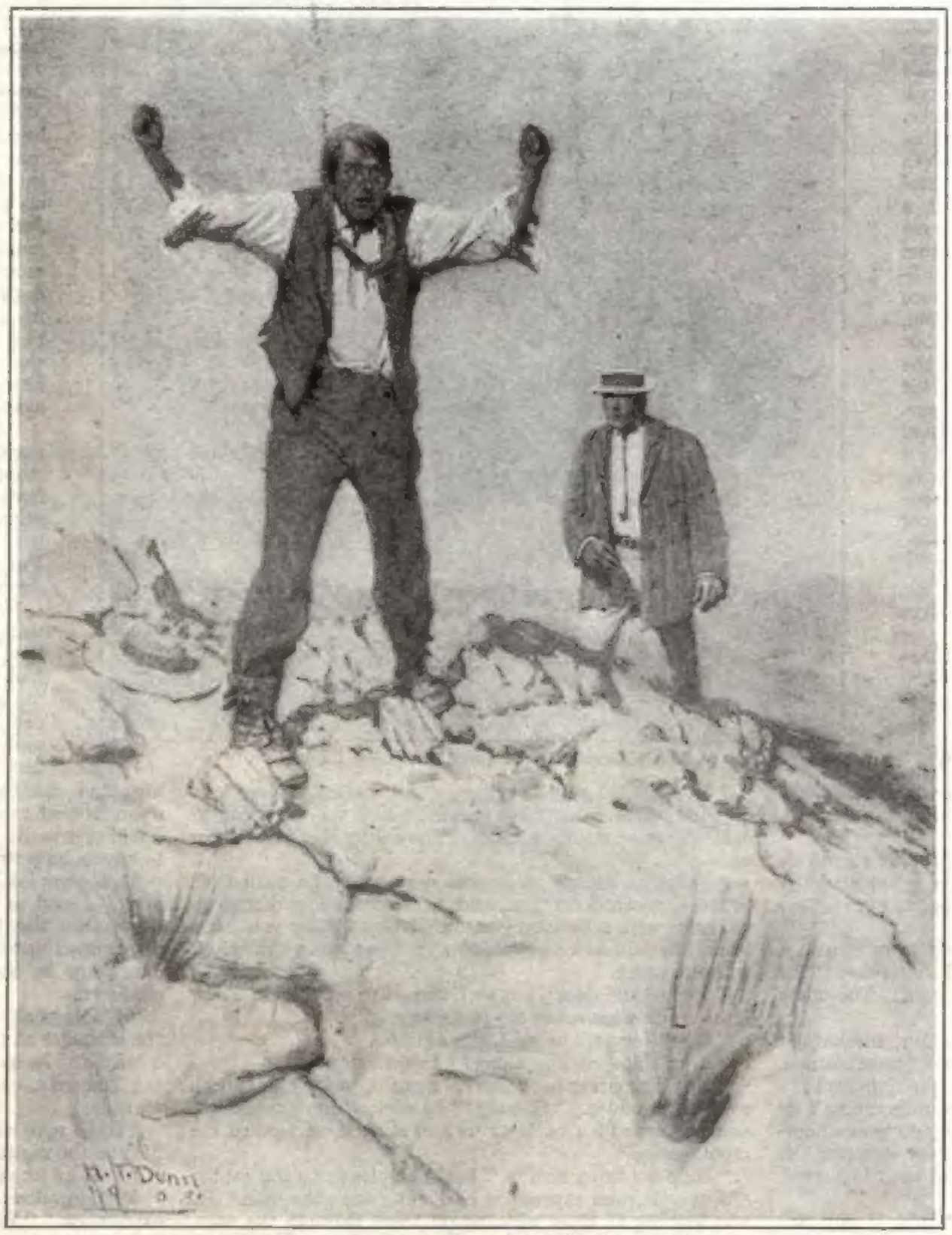
"Now don't tell me that he also——" I began.

"I'll tell you what I d——please, tenderfoot!" interrupted the big man with astonishing ferocity. "Why shouldn't I tell you, eh? Why shouldn't I tell you?" he repeated, turning to the small group of his employees as if in appeal. "Now, here's a young feller," he continued, his anger ebbing and a plaint coming into his voice—"here's a young feller what comes to me and says, he says——"

But I did not wait to hear the end of this hypothetical question, which, I felt, was apt to be not flattering. And again I found myself out upon the sidewalk, just about where I had begun, undecided, with Ellis still out in the desert, the only fixed thing within me being a detestation of publicity.

"Who's that man?" I said suddenly. The question had bubbled out of me unconsciously and was directed at no one in particular; but a loafer leaning on a horse-post at my elbow took it amiably to himself. "That's the sheriff of Inyo," he said. "Fine horse, eh?"

It was, in fact, the horse which had first attracted my attention. It was a beautiful beast, white, without a blemish, and Spanish broke—for even as I looked it passed mincingly from a pace to a single-footing and then to a little fox-trot. The man who sat it, though, also drew the eye. He was a tremendous hulk of a man, tall and of great girth; he filled the broad, deep saddle from high pommel to high cantle. It was interesting to read from his accoutrement two contradictory characteristics within him. His rough-and-ready efficiency was announced by the simplicity of his garb—a greasy sombrero, a woolen shirt, a vest, without coat, and open upon a mere strap which served as belt and hung loose to the drag of a cannon-size revolver. But in the trappings of his horse was displayed his secret love of melodramatic splendor. The saddle was heavy with silver ornamentation; silver plaques gleamed on the beautifully-braided rawhide bridle, with its long reins, spliced together at their ends into a quirt of multi-colored horsehair; silver chains depended from the heavy, carved-leather tapaderas. They passed close, horse and rider; the foaming Mexican bit whirred, the spur chains click-clicked. I caught sight of the man's face, fat, round and smooth as a babe's, but overlaid with coat on coat of creamy tan; and then, suddenly, out of this fat, round, baby face, two little, circular and very light eyes darted upon me coldly and alertly.



"There's Too Much Gold! Too Much Gold!"

"I bet he's a Californian," I said, recognizing in the outfit that lingering love of Spanish romance which still exists in the Golden State, mostly in matters equine.

"Sure. He's the sheriff of Inyo. Come clear from California across Death Valley 'bout that Ellis matter," answered the man.

"The Ellis matter?" I ejaculated.

"Sure. Ain't you heard of that? Ellis's that millionaire guy what left Independence two months ago and ain't been heerd from since. Went a-prospectin' with that Diamond Jack."

"Diamond Jack?"

"Yes. Heerd of him? There's been nothing heerd of either, and Ellis' folks (guess they're after his dough and want to make sure he's dead) they've set the sheriff after him. Guess he's tracked the outfit to somewhere close to these here diggings. 'Cause he's been in town three days. Fine horse, eh?"

"A peach," I said, following with my eyes the picturesque outfit as it went down the street, the horse fox-trotting mincingly, the man erect in the rocking saddle as if poured molten into it. "That sheriff is the man I want to see," I thought. Just then the horse stopped and the man dismounted with a spiral elasticity wonderful for his bulk. Dropping the long reins to the ground he crossed the sidewalk and entered a door, leaving his beautiful animal standing there with curved neck.

"He's gone into the newspaper office," volunteered the loafer.

"So-long," I said, and made for the office of the Goldfield Nugget.

The office was a shed, and the heat was intense inside. In the rear a little press was rumbling with a big voice, and in front, on one side, standing by a desk incredibly dusty, the editor, in his shirt-sleeves, was writing his editorial in type, directly in the stick. And on a rawhide chair at the corner of the desk the sheriff of Inyo, his elbows on his thighs, was rolling a cigarette between his knees. He did not look at me at all as I entered, but the editor threw me an inquisitive glance. At the same time, the telephone upon the desk began ringing, and I waited.

"Hello," said the editor into the 'phone; "Rawhide? Yes—yes—got an item?—All right, wait a second—wait—wait."

He drew a pad of paper and a pencil to him. "All right," he began again; "fire away. Diamond Jack—What?—Is that so? Oh—say, wait a minute, will you?"

And placing his hand over the 'phone's mouth, he turned excitedly to the sheriff. "News for you, Price," he cried. "They've got Diamond Jack. Over in Rawhide. Been there three days on a big spree. Hunt, of Esmeralda's, got him."

The sheriff rose slowly to his feet. "Hello!" went on the editor into the 'phone again. "Just been telling Price, here, about it. Say, that's great news. Greenbacks, you say; greenbacks? Yes—yes—I understand. Been flashing them about town, has he? Wait."

And turning to the sheriff: "Had lots of greenbacks with him; been flashing them on the wheel and for booze."

"Tell him to hold him," said the sheriff, now close to the 'phone. "Tell him there may be a thousand in it for him. Tell him I'll be up to-morrow."

"Gee, that's a story!" said the editor, facing us again after delivering his message and hanging up the receiver. "The deuce with editorials to-day!"—and he put down his stick of labored inspiration upon the desk. "To work I get. It's murder, eh, Mr. Price? There's Ellis, a fool millionaire, going off into the brush after gold with that notorious Diamond Jack. They disappear for two months, and then Diamond Jack shows up all alone with greenbacks. *Greenbacks!* Imagine Diamond Jack with greenbacks! It's murder, eh, Mr. Price? Must be murder!"

And then he noticed me standing there, and they both cast upon me questioning eyes. I'm afraid my face held an expression not remarkable for its intelligence. I'm afraid, in fact, that my mouth was open.

"It's about this Ellis affair I want to see you, Mr. Price," I said at length; "that very affair."

"What do you know about it?" he said, his round little eyes very light in the tan of his wide, smooth face.

"I know," I stammered, "where Ellis is. Where he lies buri—I mean where he's running around in the sage——"

The little eyes remained very fixed and light, but the face darkened. "Say, young feller," he growled from somewhere deep within his immense carcass—"Say, young feller, what are you giving us, eh?"

"Oh, hell!" I cried, giving up all attempt to explain orally. "Just get me a horse and come with me, and I'll show you. He's out there somewhere. I know where. We can ride there in an hour. And, by the way, I'm from the New York Herald."

"The New York Herald, eh?" said the sheriff. A vague glow was coming into his eyes, or rather back of them somewhere. "You say that like the kingdom of Jericho." A faint bubbling seemed to agitate the pit of his stomach for the fraction of a second. "All right, Sherlock," he said; "get a cayuse and I'll take that *paseo* with you."

III

THE only "cayuse" I was able to get on the moment was a little mule, and as we rode out of town I was rather sensitively aware of the superior resplendence of my companion. He, also, was far from blind to

the contrast. As he rode by my side, swaying easily to the rocking pace of his beautiful white beast, he threw down upon me many a surreptitious glance, full of a subdued light which I suspected. Western fashion, though, he counteracted his joy internal by an added surliness of face and taciturnity of manner. I had on still, you must remember, my "city" clothes; and to the heavy, pounding trot of my willing but graceless little mount the bottoms of my "city" trousers were slowly but inexorably climbing toward my knees, displaying to the astonished desert the striped violence deemed, at the time, the nobby thing in Manhattan. "Well, Sherlock; whither?" growled the sheriff, as we rode fair into the sage.

"Due north," I said, leading the way.

But those little, round eyes of his were observant as a hawk's. "You're not going by the compass, Sherlock," he said after a while; "you're following them wheel-tracks, ain't you?"

"Yep," I said cheerily, enjoying my momentary superiority, "we follow the tracks."

"All right, lead on," he said, carefully concealing any curiosity he might have felt at the sight of these derelict wheel-marks lone there in the desert; and cutting in two a plug of tobacco between his white teeth, and drawing his sombrero low over his eyes, he composed himself to a patient bearing of the torrential noon heat.

We rode thus for an hour and came to the place where the cab had balked. The monuments pointing the farther way drew from him only a grunt. And then we came near the mound.

I led him in circles and zigzags about the place for a while in search of traces of Ellis; I hallooed several times; but all this without much conviction. Something within me persisted in drawing me to the mound. At last, almost unconsciously, I sent my mule up its slope, and before I knew it we were halted at the top, above the little scar of disturbed earth upon which, earlier in the morning, Ellis had delivered his singular remarks.

"Umph!" grunted the sheriff, shortly and without emphasis. "Umph!" he murmured, leaning upon his pommel, his eyes on the sinister little spot.

Then he dismounted, leaving the long reins trailing behind him, and squatted at the head of the disturbed area. His hand went into his vest pocket, drew out his tobacco; he rolled a cigarette. "Umph," he repeated.

And then, after a while:

"Wisht I had a shovel."

"Here's a shovel," I said, trotting off on my mule, proud as a necromancer. In truth, I had just spied a shovel lying in the sage some fifty feet away. I dismounted, picked it up, and brought it to him. "Sherlock, you're a wiz," he said to me with mock admiration. Surely he was a hard man to surprise.

And then we began to dig. And after a while we uncovered, we uncovered ——

Oh, what's the use? I must tell it sometime or other, since it happened. We dug up at last Benjamin Ellis—the body of Benjamin Ellis!

He lay there, long and thin and light, in his big, leaden-like boots, just about as I had seen him a few hours before. His lids, which, I noticed now, were long-lashed, were lowered over the dissatisfaction of his queer, opaque eyes; but in the slight frown between them, in the drooping lines about his mouth, were still the traces of his vague petulance. I could imagine him murmuring "Gold, gold, gold," and sighing wearily over his bag.

We drew him out of his shallow grave and contemplated him long in silence. "Well, well, well!" said the sheriff after a while. "Diamond Jack has done for him. I saw him leaving Independence; thought then there was a something kinder pitiful about him. Had a sorter Don Kee-Ksote face. Go get my slicker, Sherlock; we'll cover him up."

I went to the white horse and untied the slicker, which was fastened by rawhide tongues to the cantle of the saddle; and as I returned I saw the sheriff turning the body quietly back face upward as it had been before.

"Right in the back of the neck," he said to himself.

"Yes, that's what he told me," I blurted out before I knew I was speaking.

He raised his round, little eyes upon me. "Eh?" he growled; but I closed my lips tight.

He took the slicker, covered the body carefully, squatted upon the ground at its feet and rolled a cigarette. "Sit down, bub," he said with the paternal jocularity he had adopted toward me.

I sat down.

"Now, bub," he said, "you've got a story to tell me. Spit it out."

And suddenly I found myself possessed of an immense, an overwhelming passion to tell, to tell all, to tell everything. And I did so, with care, with detail, with precision and abundance, sitting there in the centre of the desert, the flaming sun above me, the still man at my feet.

"Umph!" he grunted when I was through. "Umph!"

He lit another cigarette, smoked it, his eyes upon the ground between his feet. Then: "Let's ride back," he said, getting up suddenly.

We mounted. "Are you—are you going to leave him here?" I asked.

"We'll send men and a wagon for him," he answered, beginning to trot toward town.

We rode side by side, beneath the terrific downpour of heat, in silence, for several long minutes.

"What did he say—when he was a-feeling of the back of his neck?" he asked suddenly.

I repeated for the second time what Ellis had told me in the cab when I had yielded to curiosity.

The big, white horse pivoted on its hindlegs, a shower of pebbles struck me, and it was off, galloping over stone and brush back toward the mound. "I'll be back in a minute," came the voice of the sheriff.

I waited. After a while he came riding back slowly. "In the neck, all right," he murmured, half to himself. "Right through the spine, too. Instantaneous."

(Continued on Page 48)

How Millionaires Invest Their Surplus Income—By Isaac F. Marcosson

THE late John Jacob Astor used to say that he could hire plenty of men to collect his rents, but that it required all his time to see that his surplus income was well invested. He was not alone in that predicament. Many rich men have often found it more difficult to reinvest the proceeds of their investment than to make the original investment. Behind the glamor and mystery of big fortunes lies a lesson of value and significance for everybody with savings, for the reason that most vast accumulations of wealth have not suddenly "growed," like Topsy in the play, but have been the result of years of systematic upbuilding along lines and systems that, in some respects, may be followed with profit by the average man. In numerous cases the surplus of the rich has been a continuous basis for increasing riches.

Every man who saves, and who thereby makes himself eligible for investment—for all investment really begins with saving—cannot be a Rockefeller or a Carnegie; but, by following some of the rules laid down by these and other chieftains of capital, he can make his money grow. Multi-millionaires have no particular cunning or artifice in the creation of their fortunes. With money they have made money. The problem has been to get started. Russell Sage used to say that after the first thousand dollars the hardest work was over.

Before going into the question of the employment of surplus income let us see what it really is. In the case of very rich men the surplus income is that part of the proceeds of their business or investments which remains after living expenses and fixed charges are paid. By fixed charges is meant taxes and interest on notes and mortgages. Some millionaires will tell you that they have no surplus income, for the reason that their profits are being constantly absorbed or put back into their business. The process of investment of any surplus income, whether it be that of clerk or capitalist, is technically the same, for it merely consists of putting it out to work in the safest possible way. What has made some men richer than others is that they have had more to put out to work, and have kept it working all the time.

H. O. Havemeyer, the Sugar King, who died last year, once declared that he would never consider an investment that did not yield him at least fifteen per cent. Such yields as this have piled up the Standard Oil and Steel fortunes. The average man seldom has a chance at things as good as fifteen per cent. One reason is that the big men know more about business and the opportunities for gain.

Few men have grown rich by investment alone. Like Marshall Field, they laid the foundation of their wealth in a safe and conservative business; or, like Andrew Carnegie, they concentrated all their resources in one industry. All rich men employ vast sums of money outside their regular business; and it is with the employment of these funds that this article is mainly concerned.

No two rich men have the same identical set of rules, although many buy the same kind of security. Many of them follow a plan which consists of selling stocks when they are high and investing the proceeds in bonds. Then, when stocks are low, they sell the bonds and buy stocks. In this way their money is working to good advantage constantly. All believe in the good old maxim, laid down by the first Lord Rothschild, which was: "Buy cheap and sell dear."

Rich men's investments depend upon temperament and training. A business man will make business investments; a fortune made in railroads will go into railroad securities. Contrary to the general belief, most multi-millionaires take few chances. They are not so daring, save in the cases of such born speculators as Jay Gould and E. H. Harriman, as men of lesser wealth. As they grow older they become more conservative and are willing to take a small yield so long as their principal is safe. The late W. H. Vanderbilt furnished an example of this. As he advanced in years he sold his railroad stocks and bought Government bonds.

What do multi-millionaires invest in? Take, first, our biggest single investor, John D. Rockefeller. Since his income is larger than that of any other man in America, it follows that he has the largest surplus to employ. No one has ever been able to find out just what his income is, but some estimate can be made from his Standard Oil holdings. Altogether he owns 247,692 shares, or about twenty per cent. At the present market price of $625 a share this stock alone is worth over $154,000,000. His income from Standard stock has averaged more than $10,000,000 a year for the past ten years. Some years it has been nearly $13,000,000. His total income is said to range from $60,000,000 to $75,000,000.

Formerly Mr. Rockefeller made it a point to make his benefactions out of his annual income. In later years he has made bequests with blocks of his holdings. Despite his munificent gifts he always has large sums of money to invest, and he keeps a score of people busy employing it. When he was in the oil business he put part of his surplus back into that business each year. Ultimately he reached the point where oil could stand no more. Then he began to buy bonds and he has been buying them ever since. He is to-day the largest individual buyer of bonds in the world. To house his securities he owns more safety-vault box-space than any other capitalist.

The same mystery, secrecy and silence which shroud all Standard Oil activities envelop Mr. Rockefeller's investments. So vast are they in volume that their very machinery would be sufficient to run a big bond house. Special offices are provided for this purpose at 26 Broadway. They are under the direction of John D. Rockefeller, Junior, who is his father's principal financial agent. A dozen bond houses buy bonds for Mr. Rockefeller, but one does not know what the other is buying. Frequently Mr. Rockefeller's bonds are bought in the name of one of his agents and are held in that name. If one of his brokers should make known one of the Rockefeller transactions he would never again get another order from the old Master of Standard Oil.

Summed up, Mr. Rockefeller's rules for investment are:

Never speculate. Save your money, for every little helps. Buy long term, first mortgage railroad bonds. If you want to specialize in bonds buy equipment notes or bonds. Look for safety of principal as the first requirement of good investment.

If you could look into the strong boxes which hold the Rockefeller securities you would find the first mortgage bonds of a dozen of our greatest railroads. He has large holdings, for example, of Lake Shore, New York Central, Missouri Pacific, Chicago and Eastern Illinois, Wisconsin Central, Burlington, Pennsylvania and Western Pacific. He owns big blocks of Chicago, Milwaukee and St. Paul, New York Central and Pennsylvania stocks. He has always believed in real estate as a good investment, and his realty holdings in Ohio alone are a great fortune.

Mr. Rockefeller's wisdom in buying the highest class mortgage bonds was proved during the panic last October. Then he dumped $50,000,000 worth of them into Wall Street when its banks were tottering. He loaned these bonds to the banks, which deposited them in the Sub-Treasury and got Government deposits for them. He had so many bonds that they had to be carried to the banks in ordinary wash-baskets.

Mr. Rockefeller used to participate in a good many bond syndicates, where frequently a profit of from three to five points on bonds is made. Only very rich men can participate in these underwritings.

Investments of the Standard Oil Group

DESPITE his retirement from active matters, Mr. Rockefeller keeps in close touch with the investment market. He often writes letters to his bond brokers in his own hand. They are shrewd and specific, and full of hard business sense. He states just what he wants, and his knowledge of conditions has often surprised his agents.

In the Standard Oil Company John D Rockefeller is a sort of "thing apart." His old associates refer to him in whispers as "The Chief." His investments, likewise, differ from those of that powerful group of financiers known as "the Standard Oil crowd." In the first place, John D. is an investor. On the other hand, William Rockefeller and Henry H. Rogers are speculators. The two latter poured millions of their surplus into Amalgamated Copper. They have speculated heavily in the securities of the Harriman roads. Mr. Rogers has now gone in for railroad building, and his road in Virginia is absorbing not only all his surplus income but a good deal more.

It is significant of William Rockefeller's attitude toward the safe employment of money, that for some years he has employed a part of his surplus income each year in the purchase of guaranteed mortgages. They are a sort of conservative anchor to the windward. He knows that, no matter what happens to the stock market, the money tied up in these mortgages is nailed down tight and is safe. These mortgages are mainly on New York City property; they come in one thousand dollar pieces, and the yield averages from 4 to 4½ per cent. Incidentally, Mr. Rockefeller has another neat nest egg in the shape of his 11,700 shares of Standard Oil stock, worth about $7,342,000. The Pratt estate fortune, which was made in Standard Oil, has become a heavy buyer of guaranteed mortgages.

John D. Archbold, whose holdings in the Standard aggregate six thousand shares, is a very conservative investor. He never buys stock in the general market. For years he has put part of his surplus income back into the oil business in stocks of subsidiary Standard companies. With the rest he has bought bonds of the gilt-edge variety.

The late Daniel O'Day, who made the bulk of his fortune in Standard Oil, believed that every man should invest part of his money in high-class bonds. At the time of his death he owned a big block of United States Steel Corporation Sinking Fund 5s.

Henry M. Flagler, who is a vice-president of the Standard Oil Company, and who owns thirty thousand shares of its stock, is putting most of his surplus income into the Florida East Coast Railway. For straight investment he leans to bank and trust company stock in the big New York institutions.

Practically all the members of the Standard Oil group are big owners of Chicago, Milwaukee and St. Paul stock, and they keep on buying it. The reason why they continue to acquire it is best explained by an incident that happened in New York the other day.

A well-known investment banker went to see one of the magnates at 26 Broadway to try to interest him in a bond issue. The oil man replied:

"I can't buy any bonds now. I need all my surplus income to take new issues of stock of concerns in which I am already heavily interested. I have got to protect my holdings."

This statement sums up a very common investment condition among very rich men. By reason of their large ownership of securities in certain properties they are forced to keep on buying new issues of the same stock. As one man expressed it the other day: "I have got to be trustee for myself." By becoming a large holder of stock he can get on the board of directors and then see just what is being done with the concern. This continual acquirement of the same kind of stock is often for market manipulation purposes.

The Carnegie Eggs in One Basket

ANDREW CARNEGIE'S idea about the employment of surplus income is characteristic. Instead of approving of diversified investments his rule is summed up in the advice: Put all your eggs in one basket and everlastingly watch that basket.

The ironmaster has practiced what he preaches. When a very young man he went into the steel business and prospered. Every year he put his surplus income back into the industry. The result was that he built up the greatest steel plant in the world. When he retired from trade he took practically his whole fortune in United States Steel Corporation First Mortgage five per cent. bonds. He owns the whole issue of $303,917,000, from which the annual income is $15,000,000. Many of his endowments are made with these bonds. The income from those remaining in his possession provide his expenses and his private benefactions. He is only an occasional buyer of bonds now. He is a type of the rich man whose whole fortune, practically, is in bonds.

Mr. Carnegie was only one of many successful men who believed in putting all surplus back into the business. The great dry goods houses of Wanamaker and Claflin are examples of what has been accomplished in this way.

There is no shrewder or more successful investor in the United States than Mrs. Hetty Green. With regard to her surplus income there is this distinguishing fact: there is no surplus. It is *all* income. She lives on the perquisites that come through her business transactions. For example, she exacts a fee for a personal examination of property on which a loan is requested. This fee helps to pay her living expenses, which are as small as rigid economy and frugality can make them. Needless expenditure of money to her seems a sin.

To people who ask her advice about money matters she says in effect:

Never speculate. Keep out of Wall Street.

If you deal in stocks never sell "short."

Pay as you go and make others do the same.

Her investments, which are a liberal education in sagacity and good judgment, are all in the following:

(1) In first mortgage railroad bonds and high-class municipal bonds.

(2) In guaranteed mortgages or mortgages on approved New York City property.

(3) In call loans secured by gilt-edge collateral.

Mrs. Green's bonds are in the standard railroads. She knows more about their financial condition than most men in the bond business. She puts part of her income each year into these bonds.

She is, perhaps, the largest individual lender of money in New York, and always keeps from $1,000,000 to $5,000,000 in cash on hand. In times of panic or tight money she reaps her harvest. There is no sentiment in her lending.

In her mortgage lending Mrs. Green competes with such great lenders as the Metropolitan, the Equitable and the Mutual Life Insurance Companies. Property on which she has mortgages in New York ranges in character from the big Hippodrome to a twenty-story sky-scraper housing the headquarters of a foreign mission board.

A Woman of Mystery

LIKE John D. Rockefeller, Mrs. Green likes to surround some of her dealings in mystery. During the last panic she loaned $1,000,000 to one man. The deal was made through a mortgage company under an assumed name, and only the president of the company knew where the money came from.

In one other investment has Mrs. Green shown remarkable foresight. This is in stock of the Chemical National Bank, which she practically controls. This is one of New York's greatest banks. A single share of its stock, par value of $100, has sold as high as $5000. This was when the capital was $300,000. Now the capital is $3,000,000, and shares are worth over $400. This bank has paid dividends as high as one hundred and fifty per cent.

Hetty Green naturally brings the late Russell Sage to mind. They represent the same financial state of mind, and the employment of their funds, surplus and otherwise, was along similar lines. "Uncle Russell," as they called him down in Wall Street, was a great money lender. At the time of his death he had outstanding $15,000,000 in loans.

He believed in concentrating money in a few issues of bonds. When he died he owned the following bonds: $2,071,000 St. Louis, Iron Mountain and Southern General Consolidated and Land Grant 5s; $1,527,700 Missouri Pacific First Mortgage 5s; $1,823,000 Missouri Pacific First Collateral 5s; $1,130,000 Wabash 6 per cent. Debentures; $500,000 New York City bonds; $146,000 State of Georgia gold bonds. It will be noted that in every case the interest on these bonds was five per cent. or better.

Among Mr. Sage's stock holdings were 12,401 shares of Manhattan Railway; 15,285 shares Missouri Pacific; 35,800 shares Western Union Telegraph, and 2500 shares of the Pullman Company. He also had holdings in the United States Steel Corporation, the Burlington, Baltimore and Ohio, Union Pacific, Missouri, Kansas and Texas, the Consolidated Gas Company, the Pennsylvania Railroad and the United States Rubber Company.

Mr. Sage always invested a part of his income in bank stocks. He had twenty-five shares of stock in the Fifth Avenue Bank of New York which were appraised at $95,000. He owned stock in many of the other leading banks of the city. Since his death the executors of his estate have invested heavily in guaranteed mortgages.

The Russell Sage idea about the employment of money is best summed up in a remark he is said once to have made to a young man who asked his advice about investment.

"Young man, get all you can for your money without risk," he said.

Thomas F. Ryan is the very opposite of Russell Sage. He is a business man pure and simple, and he puts a great part of his vast wealth where it can build up great enterprises. The fundamental question which he applies to all his investment is: Is it a good business proposition? If, in his judgment, it answers this question he goes in big. Small things, as a rule, do not interest him.

A large part of Mr. Ryan's surplus income is put back into the sources of the income. This is largely true of his favorite investment, the American Tobacco Company, in which he is a controlling factor. Each year he adds to his holdings of its stocks and bonds. So with his rubber or railroad properties. The latter include the Seaboard Air Line and the Southern. Stock ownership for him spells control. When he goes into a commercial undertaking he goes in to dominate it.

Typical of his wisdom in investment is his ownership of bank and trust company stocks in New York. He

controls two of the largest financial institutions in the city – the Morton Trust Company and the National Bank of Commerce. This ownership is one of his most valuable investments. Mr. Ryan is not a speculator, and he believes that money made in stock speculation is never permanently retained.

But not all surplus income goes into securities. The fortune amassed by the late William Ziegler, of baking-powder fame, was largely the result of shrewd, far-sighted investment in real estate, by a business man who laid down definite rules which are a valuable object-lesson for the average investor. Mr. Ziegler landed in New York with ten cents in his pocket. He had a small knowledge of chemistry, so he engaged in the manufacture of flavoring extracts. Then he embarked in the baking-powder business.

The reason why he chose baking powder is interesting and characteristic. When he looked over the industrial field for the best thing to do he argued: The safest article to make or sell is a necessity, for the people must have it. Consequently, there is a constant market for it. On the other hand, people can live without luxuries. Every household must have baking powder.

He knew something about its manufacture. The result was the great baking-powder company, which he built up and dominated during the active years of his business life.

Mr. Ziegler was not content to be a baking-powder manufacturer. He had the vision of big achievement. Besides, the surplus income from his great business sought employment. Once more he looked over the field, this time for the investment of his money. He worked out this theory: Stocks are liable to go down any time. They depend upon the efficiency and honesty of many men. You cannot watch the business which stocks represent. But with land it is different. Land cannot get away from you, and you can watch it yourself. Panics may come and go, but well-selected property will increase in value.

How Ziegler Made Money in Real Estate

HE BEGAN to invest his surplus in land. His rule in buying realty was: Buy what you believe is in the path of natural development and in the section which will have the best and quickest transportation facilities.

He was one of the first men to realize the tremendous possibilities of the increase in value of New York suburban property. He created a plan for the development of this kind of property all his own, and made vast profits out of it. In those days (about fifteen years ago) it was possible to buy farm tracts on Long Island, adjacent to Brooklyn. He foresaw that it was only a question of time when part of the movement from crowded Manhattan would be that way. He acquired tracts of from one hundred to one hundred and fifty acres and developed them. He cut them up into lots and built streets and sewers. But sub-divisions must have houses and people. He called in building contractors and sold them lots at small prices on the condition that they would build. He advanced the money for the houses, taking first mortgages on them. In many cases the houses were sold to citizens before completed. This made all the other lots which Mr. Ziegler held very valuable. In this way he built up whole communities.

Mr. Ziegler did not believe in encumbering property with mortgages. Free and developed land is the most valuable, he decided. Before he began to buy property down in the crowded financial district of New York he studied real-estate values as a race-track devotee studies past performances. For example, he made an elaborate study of property values near the Bank of England, in that section of London known to tourists as "The City." He then bought a piece of property at the corner of Liberty and Nassau Streets for $625,000. People said he was insane to pay it. A few years later he could have sold it at a big profit. He never speculated; he was an investor, and almost invariably employed money for income purposes.

Incidentally, Mr. Ziegler was an opportunist, as the following incident shows. One day, as he was riding on a railway car in New Jersey, he overheard some men talking about an imminent shortage in hops. One of them said: "The bakers will have a hard time getting hops tomorrow."

Mr. Ziegler knew that nearly every baker in and about New York needed hops in his business. He took the next train back to New York and bought up all the hops he could lay hands on. The next day every baker had to buy hops from him. He cleaned up a handsome profit on this corner

Many other multi-millionaires have employed their surplus income in New York real estate. The great Goelet fortune has been developed in this way. The late Collis P. Huntington was a heavy buyer. Mr. D. O. Mills has great realty holdings. One of his investments is in the Mills' hotels, which provide cheap lodging and food for the poor man. Although this is near philanthropy it is said to yield five per cent. a year on the investment. H. Havemeyer had millions in New York property, as have Isaac Brokaw and John D. Crimmins.

The largest owners of real estate in New York are the Astors, who put most of their surplus back into the ground. Their method of handling realty is somewhat different from the Ziegler way. Mr. Ziegler developed property as soon as he acquired it. The Astors wait until they know what the neighborhood is going to do. Much of the value of Astor property has been due to what is called the unearned increment, which is value not due to any effort of the owner but resulting from the upbuilding of adjacent property. For example, the Astors inherited a solid block of property at Seventy-ninth and Broadway, in New York. For many years it was inclosed by a high fence and was idle. The subway was built and big hotels and apartment houses sprang up in the neighborhood. Property there became much more valuable than before. Then the Astors built the largest apartment house in the world on the site.

When the Astors develop land they usually build hotels or apartment houses.

In considering the employment of E. H. Harriman's surplus you must first remember that he was a stockbroker before he became a railroad man. "A broker," said Charles Francis Adams in writing about Jay Gould, "is almost by nature a gambler." It is not surprising, therefore, that Mr. Harriman, despite his great constructive railroad feats, should be a speculator rather than an investor. It was he who helped to install the ticker permanently in the office of the American railroad president. To-day, as official and as individual, he puts surplus into railroad stocks, not for income, but to sell again, or for the control they give him. He sits in the boards of a dozen railroads, and he is very apt to know in advance about dividends. This information is naturally very useful when you speculate. He owns huge blocks of the securities of his own particular roads, especially the Union Pacific and the Southern Pacific.

Incidentally, Mr. Harriman is one of the heaviest single borrowers in Wall Street. "If Harriman had not been a great borrower he would not now be a rich man," said a friend of his the other day. He uses borrowed money as life-preservers for railroads in trouble. He saved the Erie from receivership, and dragged George Gould out of a hole. It was not philanthropy, but good investment, for the Erie and the Gould roads merely add authority to his growing stewardship of American railroads. He needs them in his empire.

Mr. Harriman's rule, summed up, is: If you want to make money in Wall Street never sell at a loss.

Marshall Field's Investment

TO RETURN to straight investment again, it is helpful to note just how one of our greatest merchants employed his money. The estate of Marshall Field furnishes a significant example of safe and varied investment. In railroad bonds he had Atchison General Mortgage 4s, also Atchison Convertible 4s and Adjustment 6s, Baltimore and Ohio First Mortgage 4s, Chesapeake and Ohio General Mortgage 4½s, Chicago and Alton First Mortgage 3½s, Chicago and Eastern Illinois General Consolidated and First Mortgage 5s, Chicago and Northwestern Sinking Fund 7s, Burlington Mortgage 4s, Rock Island General 4s, Rock Island Collateral Trust 5s, Colorado and Southern First Mortgage 4s, Mexican Central 3s, 4s and 6s, Pennsylvania Railroad Convertible 3½s, St. Louis and San Francisco Refunding 4s, West Shore Guaranteed First Mortgage 4s. He was equally conservative in other kinds of bonds, for he owned a big block of Massachusetts State bonds, and United States Steel Corporation Sinking Fund 5s.

His railroad stocks included Atchison preferred, Baltimore and Ohio common and preferred, Boston and Maine common, Chicago and Northwestern preferred, St. Paul common and preferred, Lackawanna, Erie preferred, Great Northern preferred, New York Central, Northern Pacific, Reading, Pennsylvania, Illinois Central, Southern Pacific and Union Pacific common. In industrial stocks he was catholic in his choice, for his holdings included American Can common and preferred, American Telephone and Telegraph, Calumet and Hecla, Corn Products common and preferred, International Harvester, National Biscuit common and preferred, the Pullman Company, Western Electric Company and the Western Union Telegraph Company. He was also a large owner of bank, trust company and traction stock in New York and Chicago.

Despite this elaborate ownership of securities Mr. Field believed in real estate as a good investment, too. His real estate was valued at about $30,000,000. He had a large interest in the Marshall Field & Company. He did not employ his surplus on the outside, however, until he had built up his business to an assured supremacy.

Where the Morgan Money Is

THE investment of the surplus income of practically all the Wall Street multi-millionaires includes, at some time, blocks of the highest class railroad or municipal bonds. These are the bulwark against speculative losses and panic.

Mr. J. P. Morgan, the dean of all our financiers, spends a great deal of his income on Old Masters and making Old World art dealers rich. But he puts some of the surplus back into his business for the reason that the house of Morgan is a great international banking firm and is constantly engaged in underwriting big bond issues, and this requires huge sums of money. The same is true of Jacob H. Schiff, save that he expends on charity what Mr. Morgan devotes to art. Lately, Mr. Schiff has been a heavy buyer of bonds, and, aside from his big interest in the firm of Kuhn, Loeb & Co., his fortune is largely railroad bonds.

Henry C. Frick is constantly adding to his holdings of railroad securities. He is the largest single owner of Pennsylvania stock. The Vanderbilt wealth is largely in railroad stocks and bonds, especially New York Central and Lake Shore. For some time there has been little investment of surplus income of the Goulds. Unfortunate management of their railroads, combined with hard times and an epidemic of domestic troubles in the various families, are said to have wiped out the surplus, and some of the principal, too.

James Speyer is one of the small group of New York multi-millionaires who invest some of their surplus abroad. He is heavily interested in London Underground and in German securities. He has also large quantities of Rock Island bonds, Lackawanna Steel and fire-insurance stocks. James Stillman has one of the largest surplus incomes in Wall Street, and it is being constantly put back into the many different enterprises with which he is connected. These range from the Harriman roads to the United States Realty and Improvement Company, which finances the building of many sky-scrapers in New York.

George W. Perkins, Judge Gary and John D. Rockefeller, Junior, are continually adding to their Steel Corporation holdings. James J. Hill has most of his fortune in the securities of his own roads and in the rich ore properties along their route. He is not a speculator in any sense, and in this respect is the opposite of E. H. Harriman. John W. Gates used to devote all his surplus to speculation in stocks, but lately he has gone in for industrial development in Texas.

Many of the rich men already mentioned, and others, are trustees for estates or are on the finance committees of educational or charitable institutions. It is interesting to note that, in the employment of these trust funds, they frequently make the same investments as they do for themselves. One reason for this is that they are familiar with the character of it. Sometimes they are connected in some official way with the property or have made a careful investigation of it.

There is one form of investment of surplus which has a helpful lesson for every business man. It is the process aptly called business insurance. Firms or individuals may practice it. This plan consists simply of putting a certain sum of money regularly into the highest type of bonds, and stowing the bonds away in a safety-deposit box. The sum may be surplus income or profits. The advantages are these: in times of emergency the bonds, being of such character as to be instantly marketable, can be turned into cash, or they can be employed anywhere as collateral for a loan. In other words, here is an antidote for disaster. In times of tight money it saves the head of

(Concluded on Page 44)

JOHN—COWBOY

By GEORGE PATTULLO

ILLUSTRATED BY H. T. DUNN

Upon John's Tiny Shoulders Fell the Responsibility of a Man's Place in the Home

HE WAS only eight years old, but the pines of El Capitan had given him of their strength and the singing north wind had nurtured him; so that John was a man—that is to say, he could do almost everything a man can do, and a great many things a man can't do, or won't.

To the Puritanical mind, it may be that John's feet would appear to tread the paths of sin. For it is to be feared that he sometimes partook of the grosser pleasures of the flesh in the form of the succulent quid, but this should not be held against him in a country where not a few of the women "dip" snuff and can expectorate with an accuracy uplifting to contemplate. In spite, too, of these many accomplishments, and the attention that all the punchers within a hundred miles bestowed upon him, the boy never became puffed up with pride, nor succumbed to cheap buffoonery and impertinence, but remained ever quiet, solemn and obedient—when he felt like it. He was a wonder.

As for actual size, a jack-rabbit on its hindlegs would have compared very favorably with him, and might have had the advantage in weight. When I first saw John he was helping herd a *remuda* of two hundred horses while the outfit roped out their mounts. It was at the Lake camp, and he had ridden in from his father's quarter section on business matters of extreme importance; for they would brand that afternoon, and among the cattle in the round-up were cows and calves belonging to divers owners. The boy came to see that the Diamond Bar went on all the calves belonging to him.

They were a marvelous pair, he and the old mare he sat on. She was yellow and cantankerous, and knew neither law nor master but the three-feet-nothing of boyhood perched on her back, and she could run in a way to make an antelope look faint. Their coming precipitated a horse riot within an hour after arrival. It happened that the boy fed his mount some stale biscuits, purloined from a pail in the chuck-wagon, and then proceeded toward the *remuda*, rope in hand, to assist in the work. On the edge of the band stood a long-eared, reddish, sleepy-eyed creature of honorable years and great wisdom, a mule frequently used in night-herding because of her sense and abiding antipathy to useless exertion. Her name was Hell-on-wheels. From her there issued a glad salutation at sight of the boy, as from one with inalienable rights to his affection. Hadn't she nearly kicked the life out of him once, by mistake, in babyhood days?

John grinned and waved his hand, whereupon the mule issued forth and, by sundry nosings about his person where pockets should have been, intimated that there was only one fair thing to be done under the circumstances. The boy got the biscuits and fed her. Meanwhile, the mare watched these proceedings with sidelong, evil glances. Then she sauntered over in careless fashion to where Hell-on-wheels was munching bread, and what followed after that kept four cowboys busy for ten minutes to unravel.

"I've got two little 'dogies' in there," said John to the wagon boss, waving his hand toward the round-up.

"There aren't any 'dogies' in that bunch," replied the boss sternly, gazing straight in front of him.

"Yes, sir. I tell you there are—two little 'dogies.' I found 'em and brung 'em up," cried John excitedly.

"Honest?"

"Cross my heart an' spit," said John.

"Well, anyway, I'm going to put the Track on them," retorted the boss, with an air of finality.

John kicked a clump of earth in desperation, gave a hitch to his worn overalls and half turned away.

"Oh, all right. You can put the Track on 'em, I suppose, 'cause you're bigger, but they ain't Track calves. They'd 'a' died when their mammies died, them 'dogies,' if I hadn't took care of 'em. They're Diamond Bar calves."

"If they're your 'dogies' you can rope 'em. That'll prove it," said the boss.

"Shore," replied the boy with alacrity.

He gathered up his rope, approached cautiously on foot to the edge of the herd, and deftly noosed a wobbly-legged calf of a pale dun color. All but the calf had shrunk away at his approach. Then he turned about and marched back, hauling the creature behind him.

Now, a range calf would have given one hurried bawl, a good stiff buck on the rope, and without further delay would have dragged John into the next county. This little fellow came quietly, every line of him bespeaking a milk-pen calf.

"I can ride him, if you like," cried the boy, and scrambled upon his back.

The boss laughed and let John have his "dogies."

He had a strangely effective way with all dumb creatures, had little John. Gentleness and sympathy were the basis of his method, yet the boy could be harsh on occasion, when one of his friends developed a mean streak. It used to gladden the hearts of the outfit to see John mount an ancient cow and make one of the drag—the riders who follow close in the rear of a herd that is being driven.

"I aim to be a cowboy like the ol' man. Just as good, too," he would say, which was something of a boast, for his father knew the cow business from horns to hoofs, and beyond that to the stockyards. Yet the boy's training would seem to make for all the skill he coveted. His father was away weeks at a time during the summer months, working through with the big outfit on the round-up, and upon John's tiny shoulders fell the responsibility of a man's place in the home. He had three younger brothers and a sister, and it was not unnatural that the boy was grave beyond cowboy understanding, for he firmly believed that the care of these children rested principally with him, and he bossed the household accordingly.

In the mornings he would drive the cows up from the long pasture to be milked, then grind the coffee and help with the breakfast. During the day he aided his mother in her work, repaired holes in the fences, carried water, and saw to it that his "littlest" brother did not drown in the creek below the hill. This was about the hardest job John had.

They went to rest at sundown, just as the mountains, with tumbled masses of clouds veiling their summits, grew mistily blue in their upper parts and purple at their base, and all the sky glowed with green and blue and gold. When the stars came peeping shyly in myriads, and the night wind gathered strength for its frolic, the coyotes would raise their hungry, despairing cry. That did not disturb John nor his family. Even when, afar off, the louder, deep-chested, threatening plaints of the loafer wolves rose on the air, the boy merely lifted his head from beneath the clothes to listen intently, grunted, and resumed his slumbers.

But one night, made bolder by hunger, a loafer wolf raided the calf-pen and carried off one of his "dogies." None of the family had heard a sound from the midnight robber or his victim. What if he had invaded the house, with open windows and door inviting him!

The mother clutched her baby at the thought, and John was so wrought up that he sat up all of the next night, rifle across his knees, his close-cropped head nodding backward and forward in his determined fight with sleep. No wolf came. With the persistence of the pioneer, the boy kept his vigil at intervals for a week. On the seventh night, a loud sniffing, like a pig rooting for food, brought John from his bed all a-tremble with apprehension. Too well he knew what it was, for that careless hunting, reckless of who or what might hear, was the privilege of one only, the monarch of the mountains.

The breathing stopped and there came a cautious scratching against the adobe walls of the house. Squatted on the earth floor, with his rifle to his shoulder, the boy watched the open window, the strain of controlling his breath sending sharp spasms of pain across his chest. Suddenly, in that patch of light, silhouetted against the brightness of the Milky Way, he saw a big, black head rise. It sniffed noisily and he fired. Above the startled exclamation of his mother and the terrified squalling of the babies sounded a savage snarl, and John cried out with delight. Yet he would not unfasten the door to see whether he had killed, but lay all night quivering between anxiety and joy, until dawn crept up over the peaks. Outside on the ground were some dark splashes, and a trail of blood ran up to a crag; but the bear had escaped.

Often had the boy heard his elders talk of "bad men" who had found refuge in the hills. Indeed, since the days of the terrible outlaw, Billy-the-Kid, the unprobed fastnesses of these mountains had afforded sanctuary to many kinds and degrees of evil characters, so that men traveled warily through the gaps and along the trails, and, as for night riding, would have none of it. This caution communicated itself to the "nesters" of the region, and doors opened to travelers after nightfall only after a close, but secret, inspection.

"Listen! What's that?" whispered the boy, reaching out of his bed to shake his mother from sleep.

The dogs were barking angrily, aggressively, with so thrilling a note that John could almost feel the ridge hairs of the animals rising. To him there were three distinct kinds of greeting to which his mongrels gave tongue—the soothing baying to the moon, the loud, welcoming yelps to visitors who were known, the rumbling throat rasps, breaking off in short snarls, which they accorded to wayfarers they distrusted. There were riders coming down the mountain trail. They were singing, and it was not a song to send tingling to the great, calm vault of heaven. The boy crept to the door to inspect its wooden bar, then tremblingly lighted a lantern.

Three men rode into the yard and pulled up. One dismounted and hammered on the door.

"Well, what d'you want?" called John's mother.

"Got anythin' to eat? We're some hungry," answered the man. The others went on with their song.

"They're drunk," said the boy, after a hasty inspection.

"You-all cain't come in at this time of night. You-all ought for to know better than that. It's most ten o'clock," she cried.

"We cain't help that. Trail all washed out. Kep' us late. You better open. Hear me?"

"Ef she don't, we will for her," added another.

One struck a match, and his face stood out, clear, distinct. Across the cheek ran a ragged, livid scar.

"It's Schwatz!" gasped the woman, clasping her baby closer. "It's Schwatz, who murdered old Baptismo."

She cast her eye hurriedly about the room. To fight would be madness, to prevent their entrance, impossible. The door between the two rooms of the house was the stronger, and, gathering her children about her, she rushed into the bedroom and barred herself in securely. Safe inside, she took down a rifle and tested its loaded chamber. At that moment John was adding his overalls to the shirt he already had on; and, as the outlaws came smashing through the door by the combined weight of their rush, he dropped noiselessly from the window.

The intruders deposited a jug on the table, and, never ceasing their songs and curses, began a hunt for food. From time to time one would call out something to the woman within, and they fell to eating ravenously.

"What's that noise?" cried one. "I swan I hearn a hoss."

He lurched to the door, inclined his head for a moment, then fired wantonly in the direction of the pasture; after which he clanked back to the table and resumed his meal That bullet took a piece out of John's left ear. He was creeping through the sage-grass in a hunt for the mare, which had shied on his first approach on hands and knees, mistaking him for a beast of prey. The boy scarcely felt the tang of the bullet; he was strung too high for fear, keyed up by a great purpose. As the door slammed he rose to his feet and got his rope ready. Everything depended now on the mare.

She began to move off, her ears cocked warily. If she ran now, his mother and the children were lost. Oh, wouldn't she understand? John was almost crying in his anxiety. His answer came in a low whinny of recognition, and the old yellow shoved her nose against his shoulder, prodding him gingerly as though to ask what it was all about.

"You ol' fool, you," he said tremulously, which was to say he called her blessed.

With a noose about her neck and another running around her nose, the boy led her quietly to a rock, for he required an elevation to scramble to her back. The saddle and bridle he could not get, for they were in the shed next the house. Often had he ridden her thus, guiding with the single rope and his knees, and he could do it again.

"Twelve miles. Gee!" muttered John, and his teeth began to chatter at the thought.

Twelve? It was more like sixteen as we reckon miles, but in that country they have a pleasant custom of figuring distance as the crow flies, and covering about double by travel over tortuous trails. Twelve or sixteen, it mattered not. There, at Broad Flat, was the camp, and in the camp was his father; also twenty-six other men, all big men and terrible fighters, in John's estimation, and they must be brought. He lay low over the mare's neck and dug his bare heels into her sides and beat her on the flank with the knotted end of his rope.

She went away with a whisk of her broom-tail like a rocket, spurning loose stones and earth behind her in a shower. The boy heard an outcry from the house and loud shoutings, but they could never catch him now; no, not the hardest rider there. A mile and he slowed to listen. All was still behind him. The desperadoes had reasoned that a stray horse was frightened or was being run by a lobo.

The moon shone down kindly from a star-flecked sky, shone on a tiny figure atop a flying yellow horse, racing along the trail, across the valley where the ground was firm and smooth, up a draw where treacherous rocks were strewn in cluttered heaps, splashing through a stream which had been a torrent yesterday and tomorrow would be dry, across a stretch of "chinnery" where the sand was deep and the gallant old mare labored direfully, through two miles of mesquite trees whose thorny branches strove to tear John from her back. On and on the boy rode, mile after mile; on and on at the long lope which he knew his mount could sustain from sunrise to noon. Down the precipitous sides of an *arroyo*, over the dense piles of stones and rocks in its bed they floundered—an Easterner, never would have dreamed of crossing that spot except on foot. Once he was nearly unseated as the mare bolted sideways to give right-of-way to an arrogant polecat, out on its nightly hunt.

"Reckon we'll make it, ol' Sockdolager," quavered John caressingly.

His voice was shaky, but his legs and hands weren't, and the mare flattened her ears to show she was in full possession of the facts of this run and the necessity for haste. On and on, mile after mile, mile after mile. The boy sat tight, nor moved to strike her. There was no need, and, besides, his whole attention was given to sticking on, for this was no time to waste precious minutes by falls on the rough ground or into the needle-like embrace of a cactus.

Far away, on Broad Flat, two cowboys on night-guard were singing to the herd as they rode their rounds. Suddenly, one of them stopped and listened, anxiously. From beyond a butte, rising dimly above the Flat, sounded the pounding of a horse driven at top speed.

"Some fool'll stampede this bunch," he exclaimed wrathfully, with a sidelong glance over the herd of eight hundred sleeping steers.

Then the mad gallop ceased, and to him floated a childish treble, crooning a lullaby of the old South. The boy had to pass the bed-ground to reach camp, and he was singing to give warning of his approach and thus allay the foolish fears of the cattle. None knew better than John what a little thing, or how nothing at all, can start a stampede, and a stampede would tear his friends from him, at a jump, before he had time even to explain his errand. Thus it happened that he ended his wild ride at a dog-trot, singing as though there were nothing in the world to trouble his stout heart. But when he struck the sleeping camp his manner changed. Once more he seemed electrified. Tumbling from his panting, quivering mare, the boy sprang to the shrouded figure lying prone on the ground, which he took to be his father. It wasn't, but that didn't count.

"Wha's matter? I done my guard," grumbled a puncher sleepily, raising himself from out the "tarp."

Then pandemonium broke loose. John was crying now with excitement, and was babbling his story brokenly into the ears of his father and the wagon boss. How long ago? How many? The mother and babies all right? The wagon boss swore and rose from his knees.

"Come on, boys," he yelled.

They went gleefully to their "war-bags," and then an argument started. Only twelve horses had been staked out, the *remuda* had scattered far to graze and were out of reach, and twenty-five men wanted those twelve horses. Even Dave, the cook, who weighed two hundred and fourteen pounds and hadn't been in a saddle for five years, was rushing about, frantically beseeching somebody to loan him a horse, any sort of a horse with four legs. Twelve men were in the saddle now, with the father fretting and fuming for them to start.

"You two boys stand guard all night," called the boss.

"Say, Henery, that ain't fair," bawled the herders.

"Shirkin'?" cried the boss, his voice deepening.

"Shirkin' nothin'," they shrieked. "We-all wants to go, too."

The wagon boss did not hear the reply, for they were away. Apparently, they had forgotten all about John. Even his father gave him no attention.

"Better stay here till morning, John," the boss had said.

"Stay here? What for?"

"Can you keep up?"

"Keep up? You-all will eat my dust," shrilled the boy, in a fever of excitement, and boastful.

"Got Anythin' to Eat? We're Some Hungry," Answered the Man

Alas, poor John. He made a bad last in that heart-breaking ride; but he managed to trail along somehow, and a mile from the home found him still clinging to their rear.

The father was the first to draw rein, and he did it in a sudden rush of sickening fear. Not a sound came from the house; the usual barking of the dogs was stilled, and, with a quick sensing of his apprehensions, the entire band pulled up.

"It's all right, Pete. You remember John said they were drunk. They may be asleep," said the boss reassuringly.

They rode on. Two hundred yards from the house all dismounted, and it was on foot, stealthily, warily as foxes, that they approached. The boss and John's father entered the door together, and found the men asleep on the floor. Deep as were their drunken slumbers, the clinking of spurs woke Schwatz, and he made a feeble attempt to reach his gun, but it had fallen to the floor.

"We've got you, Schwatz, and we'll just take those toys of yours," said the wagon boss.

The punchers swarmed into the room, and with their hobble-belts lashed the outlaws to chairs. As for John, he was in his mother's arms, while she sobbed inarticulate words into his hair, and patted his back, and strained him to her breast, until his man's pride went from him in a rush of tenderness, and they clung to each other. The father stood by, swearing in an even, impersonal way to show he didn't care a whoop, really, and wasn't a bit proud.

"Fine job. Fine job," said the boss, eying the three sorry desperadoes with triumph. "Fifteen hundred dollars for us in this bunch. Thousand was offered for your sweet face, Schwatz."

The outlaw swore at him.

"What about John?" demanded the father, suddenly aroused, for he hadn't had a New England grandfather for nothing.

"John, he gets half," said the boss, as one who settles it.

"So it was th' kid done th' job?" demanded Schwatz. "I was sartain I hearn him ride off. An' I could ha' plugged you one easy ——"

He could find no words to express his disgust, and glowered upon the boy.

"Yah-ah-ah-ah!" said John, sticking out his tongue to its full extent.

Then, the strain of his ordeal reacting on him, he burst into violent weeping and sought the shelter of his father's shoulder. He was only eight years old.

Ferns for Human Food

RECENT study of the dietary of the Japanese shows that they utilize as vegetables not only water-weeds and lichens, but also several species of ferns. One of the foods regularly supplied to the Mikado's troops during the recent war with Russia was a kind of dried fern biscuit. Most of these edible ferns grow wild in the United States, but nobody ever thinks of utilizing them.

There is a kind of fern known in Japan as *warabi*, which sends out roots in all directions to a distance. In spring these rootlets throw up fine sprouts, which are esteemed a delicacy. Poor Japanese obtain from the woody stems of the same plant an edible, starchy substance which they call *warabiko*. In Normandy the root-stocks of this species of fern are ground up and mixed with flour for bread, for the sake of their bitter taste—to which, however, one must become accustomed in order to like it. The fibers of these root-stocks in Japan are used for making a kind of rope which, while very strong, resists the action of water. It does not rot, as does ordinary rope, when constantly wet.

A species of fern that grows wild in swampy places in Japan is much valued for food, its young leaves being gathered in late spring by women and children, and cooked as a vegetable. This variety is found also in the United States. But there is nothing people are so reluctant to learn as a liking for a new food, and it does not seem probable that ferns will come into common use as vegetables in this country for a long time yet.

THE BUYING END WITH THE DEPARTMENT STORE PEOPLE

By James H. Collins

ILLUSTRATED BY C. D. MITCHELL

SOME new colors and patterns in a staple weave of dress fabric were being shown to the dress-goods buyer of a large department store in New York.

"How much?" he asked.

The salesman named a price.

"And how much for exclusive rights?"

A higher figure was given.

"These goods will undoubtedly be very popular," said the buyer. "We will take the exclusive control of them in New York City."

One week later the same salesman showed these new dress-goods in Chicago. None of the department-store buyers there, however, were interested in exclusive rights or anticipated unusual demand. So sales were made to several different establishments.

This Much is Always Certain—That There Will be a Morning After

Some time after that the fabrics were placed on sale in both cities, and immediately sprang into wide popularity. Then the foresight of the New York buyer began to pay profits; for his store, being the only one in the metropolis where those goods could be purchased, was in position to keep retail prices up to two dollars a yard. The Chicago stores, on the contrary, had to sell them in competition. More than that, they had to put them forward as "leaders." Before the demand ceased those fabrics were sold for as little as eighty-five cents a yard in Chicago.

The foundation of the art of the department-store buyer was laid in the Garden of Eden, when Adam and Eve sewed fig leaves together to clothe themselves. For then Dress and Fashion were born.

Chicago is not half the size of London, yet the annual sales of a single Chicago department store are said to exceed those of all the large London shops combined.

Much is heard every summer about the millions spent in London by American tourists. As a matter of figures, though, the shopping public in Chicago pours into the State Street stores, during the holiday season alone, not less than eight million dollars. This exceeds the estimated expenditure of the Yankee tourist in London, hotel and board bills included.

This great retail trade of ours is due partly to the larger earning and spending power of all classes in the United States. But the department-store buyer has really brought it into existence.

Why the Buyer Courts Fashion

THIRTY years ago the old-fashioned dry-goods store had two busy seasons, spring and fall, with months of dull business between. In those days a buyer selected women's cloaks, for example, in early autumn, and made contracts with manufacturers to deliver so many each month through the winter, with little change in styles. For the fashion that found favor in September then was fairly certain to last until spring.

But to-day a fashion in suits, cloaks, waists, dress-goods, millinery, ribbons, trimmings, etc., may not last a month. The buyer has changed conditions. To build up the modern department store he has accelerated Fashion's pace. To sell more merchandise he has made Fashion reverse herself almost over night. The result is evident in our women's clothing industry, which has grown from only thirty-two million dollars in 1880 to more than a quarter-billion to-day; in millinery, which has grown from nine millions to fifty; in furs, which more than doubles from census to census; in hosiery, footwear, piece-goods and other lines.

Fashion is, to the department buyer, at once a goddess and a shrew. He constantly seeks to anticipate her newest whim and establish himself on the ground floor of the demand that will follow it. He waits upon Fashion assiduously in the places where she may next appear. But when she materializes he may stick a knife into her.

The buyer's mercantile proposition is rather simple. If a great department store does a million dollars' worth of business at the actual cost of goods and selling, making no profit on the goods themselves, it would still turn a comfortable profit on the discounts it obtains from manufacturers. A small merchant is concerned with the percentage of profit he makes on goods. But the department buyer keeps his eye fixed on volume of sales. He wants to turn his capital often, move merchandise quickly, transact more business this year than he did last.

When it comes to getting this volume of trade, fashion is the prime stimulant. Novelty and popularity come ahead of all other considerations. So the buyer studies Fashion and nurses her. He develops novelties and pushes them to get a good volume of sales before his competitors can enter the field with similar goods. At the same time he watches their development of popular novelties, and either competes or takes steps to kill their demand or kill his own.

Fashion is exactly like any other stimulant in that it brings an inevitable reaction. It may be a well-bred vogue in Persian broadtail coats, or a popular debauch in Merry Widow hats. This much is always certain—that there will be a morning after.

Some years ago a department buyer took up a new shade of ribbon, nursed it into demand, fanned the demand into a craze, and for several weeks had the best trade in that shade through an exclusive arrangement with the mills. The fad was started on wide goods, among the better class of shoppers. Presently other mills were making the same shade, and competing stores swung into line, not only with wide goods, but also narrow widths. Then, while the craze was at its height, the originator gave it a death-blow by stocking mercerized goods that cheapened the whole line. This step was well planned. The fad had reached a point where it might die of itself any day, leaving him with stock that could hardly be given away. That very catastrophe befell one of the competing stores. The first principle in buying fashion lines is to be an early guest at the celebration; the second, to let somebody else wake up with the headache.

The Physician Who Became a Fashion Authority

ONE of the most capable fashion buyers in this country is the suit-and-cloak man in a large Eastern store. His business career began somewhat unconventionally. Sent to college to become a physician, he built a bonfire under a negro revival meeting in a little wooden church, hoping that the darkies would run out and yell. And they did, beautifully. But the fire was too hot. Some of the worshipers got singed. The college expelled him, and his father put him to work in a dry-goods store nailing up packing-cases. A year of that, reasoned the dad, would give him due appreciation of a fine education.

But the boy became interested in mercantile methods, and before the year was up had begun buying stock. He had also become interested in a girl and married her. By-and-by there were children, and he had gone as far as he might hope to rise in that store. The town was small. Its people could be hit only with novelties that were developed in the big Eastern centres. So he took a train and went East, walked through the store of a young merchant who has since built up a national trade, and in two or three days ventured to tell the proprietor where his stock was wrong in certain lines. He was engaged to supervise those departments, and presently began to experiment with fashions on his own hook, with a metropolitan public to try them out on.

His wife made her children's little wash suits at home, designing them from Kate Greenaway pictures. Some of these were taken to manufacturers, and a few dozen made up for stock. They found immediate sale. Within a year the store had a good trade in these suits, and had laid the foundation of a fine children's department.

In the women's department there was a fusty old buyer who purchased stock largely according to price and terms. He had a keen eye for a bargain, but not much of an eye for a petticoat. The newcomer turned his attention to that department, too, and was soon running it, making trips to Paris to get fashion hints. From that time onward he has specialized in women's and children's clothing. To-day, however, he looks almost wholly at home for fashion suggestions, visiting resorts like Deal Beach and Narragansett Pier in summer, Atlantic City in spring, and Palm Beach in winter. At Paris, he says, the striking gowns are worn chiefly by hired models. But at our own resorts one may study fashionable clothes on American wives and mothers, precisely the sort of people the buyer sells to. Newport is not much better than Paris as a fashion centre, in his opinion.

The gowns seen there are stunning, but that is their defect from the mercantile point of view. They are made to stun—freakish, costly garments, worn a week to attract attention and then cast aside.

At Newport and Paris *fashions* may be studied. But at the representative American resorts fashionable *clothes* are what the buyer studies. First, last and always the department buyer is in the clothing business. At Deal Beach, of a Sunday morning in July, he saunters with the crowd of well-dressed people, noting the flare, gores, tailoring and trimming of skirts. Back in his office, Monday morning, an idea is sketched roughly, and a manufacturer called in to make up the garments. But only a few. When temptation is strong to order a dozen this fashion man orders two. When these are ready they will be shown in the store.

New Blue or Burnt Orange

IT IS at this point that the buyer's clerks can help or hinder his plans. They carefully note comments and inquiries of shoppers, assisting him in catching the drift of opinion. They will also be looked to for intelligent opinions of their own, and sometimes taken into the purchasing itself where the choice in made-up goods or staples falls chiefly on colors or fabrics.

"Here is a new blue," says a buyer to his clerks. "Do you think we'd better stock that, or this burnt orange?"

The clerks are in daily touch with shoppers, and their general opinion is that it will be a burnt-orange summer. So this shade is made predominant in summer stock. If it sells well clerks share the credit. Perhaps it doesn't. Then the buyer says:

"Well, girls, it's up to you to clear out the burnt-orange stock. *You* bought *that*, you know."

In feeling out demand for furs, cloaks, suits and other complex lines, however, a buyer may be willing to rely on the opinions of only one or two of his assistants. There is a general tendency among subordinates, it is said, to draw conclusions from past fashion successes instead of looking ahead into next season. Even after the most discerning fashion expert has made his little experiments and laid his plans there must enter into his deals a fair element of gambling.

There was a Fusty Old Buyer Who Purchased Stock Largely According to Price and Terms

One winter, recently, there was a great demand for a certain kind of fur. The fur buyer of a Chicago store anticipated it months ahead, and laid in a large stock of those skins. They cost him about eleven dollars apiece. Ten or twelve skins are needed to make a woman's cloak. By the time the demand became general, and other stores began to buy, those skins had gone up to sixteen dollars apiece. So this far-sighted buyer's coats cost him fifty to sixty dollars less in raw material before he even started to make them up—obviously an enormous advantage in competition on a fashionable novelty.

When this same buyer operated exactly the same way in sealskins another season, however, prices dropped after he had bought many thousand dollars' worth of pelts. That winter the competition had *him* foul. But a capable buyer equalizes such chances. He has a ready outlet for his errors, and is expected to take a reasonable chance in anticipating future styles, demand, labor and market conditions.

Another Chicago buyer went to Paris and saw a new thing in mercerized fabrics that impressed him greatly. He was so impressed, in fact, that he bought sixty thousand dollars' worth of this stuff, an unusual purchase. When he got back to Chicago his firm lectured him severely for "plunging." The goods were no sooner shown the public, though, than they became as popular as he had anticipated. Not the public alone bought them, but clothing manufacturers and tailors, too. In two weeks

everybody in town wanted some of that fabric, and the buyer was in position to make his own prices, regardless of competitors.

Some men look ahead, anticipate fashions or market conditions, and take a chance in *time*. This buyer, however, had speculated in *space*. He had no exclusive selling right to this mercerized fabric. None was needed. Even with an order placed by cable it would take a competitor six weeks to get more of those goods from Paris to Chicago. The buyer's plan was laid with this distance in mind. Suppose competitors woke up the first day his new stuff was shown—he would still have six weeks' absolute control of the market. But it might take them two or three weeks to wake up—that would give him so much longer. As it really turned out, he monopolized the market for two months, getting his own prices for that fabric. When the first shipment from Paris arrived in a competing store his prices dropped.

But by that time the demand was dropping off, and while every competing store cabled for some of those goods, none of them ever got any of the rich cream that he had skimmed off the deal.

To anticipate and nurse fashions and demand, and thereby keep the public interested in shopping from one year's end to the other; to so take advantage of the public interest in fashion as to turn over a good volume of trade while a vogue lasts; to sell more than competitors, if possible, by showing goods ahead of them, or getting exclusive rights to a novelty that afterward proves popular; to sell cheaper by getting materials cheaper through anticipation of market conditions; above all things, to be well out of a craze before it suddenly collapses, or to kill it by cheapening before it assumes awkward proportions—these are some of the tasks of the department buyer. Upon his work, coupled with liberal advertising, the modern American department store has been built, replacing the old-time dry-goods store, with its dull months.

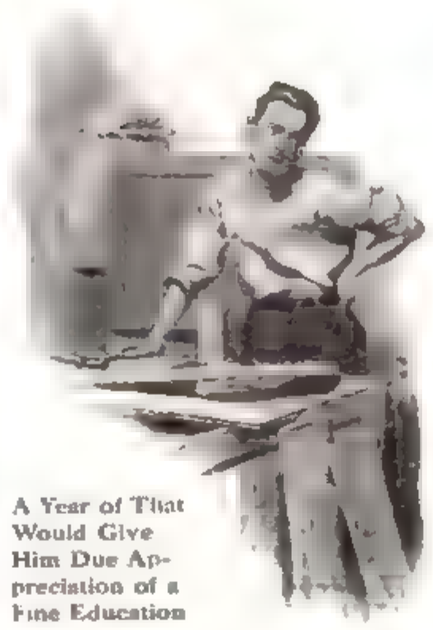
There is something doing every day in the year in an American department store, thanks to the motive power the buyer has harnessed up in Fashion. Two or three years ago one of the large London shops, still run pretty much on old-fashioned dry-goods lines, spent fifteen thousand dollars in newspaper advertising, experimentally, in Yankee style, to persuade women to look in daily at special sales. But, so far as extra trade was concerned, the money was virtually wasted. In the United States even women in small cities have learned to associate the idea of *news* with merchandise. But the women of London have not. In this country it has taken the buyer years to make that idea clear. In London it will also take years of combined effort by the large shops, not merely in advertising, but in buying.

Sleuths in the Shopping Districts

WHILE the buyer watches Deal Beach and Atlantic City to cast Fashion's horoscope, he is also watching his competitors as keenly through a secret service of reporters. Each large metropolitan store has its staff of these "shoppers," as they are called. It is said that the women who "shop" for one fashionable New York establishment ride around in carriages, and are thoroughly the grand dame. But this is doubtless an imaginative touch. The "shopper's" work is open and honorable enough, and quite matter-of-fact. Each morning she is given her assignments for the day. At one competitor's there will be a show of gowns from Paris. She is to attend, note the styles, report on the goods, listen to customers' comments, and gauge the general interest in this exhibition. At another store there is a marked-down sale of parasols. She will examine the stock, gauge values, find out how the parasols are moving. Everything that competitors do from day to day is thus reported to the buyer. He knows when they discover a sudden, popular interest in sunshades, and when the Paris gowns fall flat, and he largely shapes his own purchases according to others' successes and failures.

They Carefully Note Comments and Inquiries of Shoppers

Everything he does himself is likewise under the observation of his competitors through their "shoppers." He doesn't particularly mind that. Nor does he grieve long over his own defeats or errors of judgment. Let it but be clear that a lot of slow goods have been purchased, or that bad weather has killed the sales which would have followed otherwise as the logical outcome of shrewd buying, and within a few days he can close out this unpromising stock at cut prices, get the capital back, and try something else.



A Year of That Would Give Him Due Appreciation of a Fine Education

What does hurt the buyer, though, and make him despondent is an unresponsive public in hard times.

A year ago everybody was working and money plentiful. He put on, figuratively, a special souvenir sale of brand-new silver quarters, selling them at forty-nine cents each. People rushed to buy them as mementos of the United States Mint.

This year he, fortunately, picked up a fine lot of ten-dollar gold pieces on terms that made it possible to sell them for ten cents apiece and still clear a slight profit. But the shopping public didn't respond. Gold eagles seemed suddenly to have gone out of fashion.

Experiences like this—and buyers all over the country have had many of them the past year—make the department man as glum as a salesman who isn't selling anything. For he is all at sea. If gold eagles won't sell at a dime in good times, it means only one thing—that the goods are wrong. But in hard times it may mean either this or that the public is indifferent to all offers. So, even the man who has the apparently easy job of spending other people's money—even he must take bitter along with sweet, and in times like these may need a bit of sympathy and consolation from the boss.

The Rules of the Game

AFTER fashion and demand have been ascertained the average buyer will probably have two or three cardinal principles he follows. One of the capable New York men has three axioms that are representative:

First, be absolutely independent in buying.

Second, buy merchandise, not terms.

Third, concentrate purchases as much as possible

Independence in buying means that the department man would not purchase goods from his grandmother unless they were goods of such superlative merit that he would be willing to take them from his worst enemy. This man makes it the rule never to accept an invitation to lunch from the people who sell to him. His reason for this is not that he fears being put under obligation, or having his judgment warped, but because the manufacturers in his line are small men with a good deal of the Oriental in them. If he accepts their hospitality they overdo the thing, taking him to a showy restaurant and buying champagne for lunch. It is not so much a meal as an exhibition. Their style of entertaining is that of the small business man, of any nationality, in any line. When they have built up a business that stands on its own bottom they will entertain more gracefully. The same small manufacturer who orders champagne for lunch would probably write an anonymous letter to the buyer's firm to complain that the reason he buys goods from a competitor is because the latter gives him a secret commission. So this man takes a car at noon, goes uptown out of the shopping district, and eats a fifty-cent lunch by himself.

Buying terms instead of merchandise is an error the novice sometimes falls into. Terms are important in department-store transactions. Not only does the store depend on manufacturers' discounts for part of its profit, but bills are dated thirty to ninety days ahead, so that the store also has the use of its capital while the goods are being sold. Therefore, the temptation to favor the seller who offers six per cent. and ninety days over another who will grant only "five and sixty" is very great. In many stores the buyer gets, in addition to his salary, a commission of one-half of one per cent. on all the discount he obtains above five per cent., so that one transaction means a personal profit to himself, and the other nothing. If merchandise is somewhat doubtful in point of demand the terms will probably be exceedingly favorable, whereas the terms of a first-class manufacturing house, making the most desirable stuff, are usually unvarying from year to year. The novice will sometimes yield to the attractions of a good bargain in terms, but an experienced department man never forgets that the merchandise he buys must be sold again.

Concentrated buying means confining one's purchases to as few manufacturers as possible, thus establishing relations with the most progressive. Even to a small merchant, concentrated buying is essential, for by dealing with a few manufacturers or jobbers he makes his purchases important, and, in emergency, can get credit that would not be extended to a merchant whose buying is scattered capriciously.

Department stores do not rely on credit to the same extent, and yet the good will of leading manufacturers means much to them in another way.

Buying "Something Just as Good"

THERE was a certain department in a large New York store in charge of a young buyer who, while he seldom bought terms instead of merchandise, still scattered his purchases so as to get the best merchandise with the best terms.

That department did well on discounts and profits. But presently its volume of sales began to fall off. Competing stores seemed, somehow, to get hold of all the novelties first, and the young buyer's time was largely occupied in following their leadership. They brought out the successful new things.

Then he hunted up manufacturers who could make him something just as good.

In two years this department had to be turned over to a veteran buyer for reorganization. The latter immediately concentrated the purchases, patronizing half a dozen leading manufacturers. The effect was soon evident. Where the young buyer had scattered a hundred thousand dollars among fifty different manufacturers, the patronage given each was negligible—good business to have, but not enough to count for a moment when a manufacturer selected the store to which he first offered some desirable new product. When the elder buyer gave each leading house ten to twenty-five thousand dollars' worth of business in a season, however, it made a substantial patronage, and all the progressive houses hastened to show him the new things, whether he was buying of them or not.

At Paris the Striking Gowns are Worn Chiefly by Hired Models

His trade was a fine plum for the manufacturers who actually had it, and a plum worth going after when a manufacturer didn't have it.

The Cost of Government

SINCE 1897 Government expenses have increased by about three hundred millions, or eighty per cent.; and we thought we had quite a Government in 1897. The following year it whipped Spain, but spent less, notwithstanding that costly operation, than it spends now.

Interest payments are obligatory; payments to pensioners and on account of Indians do doubtless directly promote human happiness. But those three items, taken together, have not increased at all since 1897. The thirty-eight millions spent last year on the Panama Canal was well invested; the whole ninety-four millions laid out on public works may be reckoned a permanent national improvement.

The grand increase, however, was in war and navy. The two items absorbed, last year, two hundred and twenty-nine millions against seventy-two millions in 1897. War and Navy Departments cost last year almost as much as the total expenses of the Government came to the year Cleveland was first elected. Their cost amounts to about as much as the annual income of four hundred thousand average workmen's families; almost as much as the 464,716 industrial employees in high-priced New York earned in 1905, according to the Census Bureau.

It takes about two billion dollars a year to run this country. The general government (excepting postal revenue) spent 659 millions last year; and in 1902, according to the Census Bureau, States, counties, cities and minor subdivisions spent 1156 millions. This is ninety per cent. of what 5,316,802 hands employed in manufactures earned in 1900. There were then twenty-nine million bread-winners. So total Government cost amounts to pretty nearly the income of one-sixth of the population.

WARRIOR, THE UNTAMED

The Story of an Imaginative Press Agent

By WILL IRWIN

ILLUSTRATED BY F. R. GRUGER

CONCERNING planted stories, those you think best of never land at all, and those you never give a second thought bring you twenty columns and a raise. There are stories that you plant, expecting you'll have to stand off the reporters like you shrunk from hated publicity, and all you draw is a stick in the news columns and an editorial—no names—about disgusting modern advertising methods. Again, you plant a foolish story when your head is packed with mush. Zip! You're in the magazines. So it was with this perambulating plant.

We couldn't seem to make Paradise Park go. You know Paradise. Down on the South Shore of Massachusetts—all cheap shows—a dime where they'd bring a quarter at Coney. It calls for big crowds, or nothing doing in the way of profits. I never drew the pipe so hard in my life as I did that summer, but every time I started anything it fell down. I planted a runaway elephant. The coon with the boathook lost him, and he ate up an apple orchard, and the newspapers didn't bite, and the farmer sued us for damages. I planted a love affair, with a proposal in mid-air, between Zuleika, Queen of the Empyrean, and Altair, the Peerless. The Boston managing editors inspected it over their glasses and asked in a Harvard accent if I thought they'd stoop to New York methods. I got plumb foolish with despair and left a veil, a pair of old gloves and a lace hat beside the Frog Pond on Boston Common. With them I put a circular of the show on which I had written: "All the joy of life was in that beautiful spot, but, alas, it came to me too late!" The copper who found my layout worked once with a circus, and he piped off the desk sergeant that it was a plant. The sergeant passed it over to the newspapers just like that, and next morning the papers said in a stick and a half that it was doubtless a sensational attempt to advertise a certain amusement park. Bo, I was in bad.

When in doubt, play the lions. I began to wonder whether I couldn't do something with old Warrior, the Untamed King of the Jungle. This Warrior—he's dead now, rest his dear old hide!—was about as motheaten and decrepit as a lion ever gets. When our story opens he had recently dropped his last tooth. At half-past four, when the public was invited to see the animals fed, we used to fire in his leg of mutton to Warrior. After he'd sucked all the juice out of it, his keeper would sneak in at the back door of the cage and bring the Untamed a bucket of beef gruel just to keep his poor old soul and body together. 'Twould bring the tears to your eyes, he was that affectionate and grateful over any little attention like this. He'd stop eating any time to have his ears scratched. Of course, some of his caresses were likely to hurt, he was so clumsy and careless; but he always meant well. The Untamed was born with the circus—Heaven knows how many years ago he drew his six columns as the only lion cub ever born in captivity. Sometimes, when we were rubbing his chin and scratching his ears, we used to say that if we turned him loose in his ancestral jungles he'd die of loneliness and fright—unless he crawled to the humble cot of some native, and snuggled up against the babies, and died of misunderstanding. It was speculating upon these traits of the Untamed that gave me my idea. A lion balloon ascension and parachute jump!

But the Parachute Opened at Last

I didn't really intend to hoist old Warrior, you understand. What I had in mind was a fake. Announce it; advertise it. When the balloon is full and Professor Altair comes out in his spangled tights, bring up Warrior, the Untamed, in his cage. Have Professor Altair display the net in which he is going to confine Warrior during their perilous leap for life. To prove that there is no intention to deceive, get the Untamed into the net.

Pad-a-pad-a-pad-a-pad! Whoa! Who is that who bursts through the crowd and cries, "Stop, I shall not let this wild beast out among the little children!" It is none other than Police Captain Dugan of our district, who is drawing his bit from us every month and is glad to do a little favor for his friends. Then the megaphone man announces that the lion ascension has to be postponed because the police are prejudiced, but Professor Altair will make a double parachute jump, a feat never before attempted. The papers would have to print that story, I figured, because there would be a police report on it and because the joke would seem to be on us.

That's the way I planned and programmed it, and that's the way it didn't turn out.

We drew our crowd. We marched two bands through the concessions at five o'clock to herd the populace into Paradise Park. We filled the balloon among loud cheers, and we got old Warrior, the Man-Eater—he moved like a clock in order, he'd got so used to hiking from cage to cage when the show was on the road—into his net. Finding himself comfortable, and liking the balloon fire, which was warming up his poor old bones, Warrior, the Untamed, settled down for a nap.

We hitched the net to the parachute and waited for Captain Dugan. He was not there. The balloon filled and puffed up until the volunteers who were holding it had to hang on by their toes. The crowd began to howl for action. Professor Altair went around in his spangled tights testing the ropes and bluffing at making sure that all was well. Still no Captain Dugan. I hurried Jack Gilson, the trainer, into an auto, and sent him to find what the blazes—— When he got back the crowd was rioting. They'd had to rig lines on the balloon to save the arms of the volunteers.

"All off!" says Jack Gilson. "There's a Black Hand murder on, and Captain Dugan has lit out with the reserves!"

"Couldn't you get the sergeant?" says I.

"Swears he don't know nothing about it and won't take money," says Jack Gilson.

"Well, this sure is Boston!" says I.

Right here the crowd set up a howl that shook the luminous ether and woke the Untamed from his nap.

And I saw that we'd have to hoist that lion or bust. Professor Altair was a reckless person. When I mentioned it to him, he said that the parachute was strong enough to hold them both, and, anyhow, he'd rather take chances of being dropped or clawed by a lion than face the certainty of being lynched in his own balloon. And before the crowd or even Jack Gilson knew what we were doing, the Professor had yelled, "Cut off!" and the balloon had jumped up, and Warrior, the Untamed, was two hundred feet in the air and going some. Jack Gilson foamed at the mouth and Hattie Zuleika had hysterics.

I guess Warrior, the Untamed, was about four hundred feet up before he got wide awake and realized that there was no precedent for a lion being in such a spot. The first sign we got of the injury to his finer feelings was when one of his poor old paws came poking through the net just stiff with terror. Then out comes another paw and then another, until he's just a little bundle of yellow, trimmed with the four scaredest legs you ever saw. The crowd was in the breathless stage; and we could hear the Untamed begin to bellow. Of course, being a lion, he had only one note in his voice to express all his emotions. Those bellows of his were a man-eating, child-destroying roar. The megaphone man caught his cue quickly.

"Perceive, ladies and gentlemen," said he, "the awful position of the daring aeronaut. Soul and body hanging between heaven and earth, the perils of the bright empyrean above and a man-eating lion, angered by this unaccustomed affront to his royal dignity, raging below. Yet have no fear. He is secure in the net, and we have made arrangements to secure the mad king of beasts immediately upon his arrival on terra firma. Observe the daring aeronaut. He is about to cut off!"

He was. The balloon hadn't been going well under the extra weight. It had started to dip. The Professor made his cut.

You know that first drop of the parachute before it fills—how it takes the gimp from the oldest balloon man. The load was so heavy that this one made a long drop. My heart jumped as though I was a Rube seeing my first ascension. But the parachute opened at last. And then my heart did jump for fair and kept on jumping.

The Untamed had woke from his trance of terror. He was chewing his way out of the net!

I remember Hattie Zuleika hanging around my neck, yelling, "Get back, Warrior!" as if he could hear her away up there, and Jack Gilson cussing me and the Prof. and the whole show. And all the while I was watching Warrior's nose come out through the hole he had mumbled with his jaws, and his tail poke through the other hole he had clawed with his hindlegs. Then I saw his whiskers follow his nose, and afterward his mane. The parachute struck a spot of light air, took a sudden dip, and brought up about twenty feet from the ground; and Warrior, scrambling like a cat in the fly-paper and roaring like an express train, came out of the net and spilled through the air and lit, spread out on all fours.

He didn't exactly seem to light, either. He was away too quick. Just bing! and his feet struck the ground—zip!—and he was a yellow streak going over the hill, his old, frazzled tail sticking up in the air and his feet kicking dust in the only run he'd ever enjoyed in his life. I don't suppose he had any idea where he was going. All he wanted was to put space between himself and a humanity that had betrayed his confidence. He turned into the Zion road. I saw an automobile just rear up on its hindlegs and pause there, spinning its front wheels and shooting gasoline. Then the yellow streak went over the summit; and for the rest of Warrior's troubles that I'm telling you about, I have to depend on information and belief.

"'You Git Up Off Them Flowers, You Lazy Beast!' I Says to Him. He Walked, Kinder Skywollopin', Right Toward My Barn"

He struck straight down the Zion road. It was a fine, peaceful Sunday afternoon—an automobile every hundred feet, traps and top buggies sprinkled between, lollygagging couples sparking along the sidewalks, the Dutch consuming beer on the piazzas. The first vehicle that met him after he cleared the hill was a top buggy. The horse gave three snorts and a jump and brought up with his forefeet in an automobile which pulled up suddenly just behind. The yap who was driving out his best girl went straight over the dashboard into the tonneau, thus forcing on our best families a person who had never been properly introduced. The Untamed, finding his way blocked, took a running jump, cleared the mix-up, and brought up in front of a piazza that was just beery with the Dutch. The Dutch went under the tables as if Jesse James and guns had appeared in the door—all but one little girl. Forgotten and neglected, she sat on top of a table and looked over the railing at Warrior, who'd stopped to plan his future course, and said, "Nice doggie!" The Untamed considered this proposition. Children had always been kind to him. They'd poked him uneatable peanuts through the bars of the cage and taught him to like peppermints, and I guess he figured that he could exempt this one from the temporary general sour he had on humanity.

But while he's sidling up to the little girl, presenting his ear to be scratched, a waiter pokes his head out of an upstairs window and begins to endanger the surrounding houses with a .22 revolver. If there was one thing more than another that made Warrior, the Untamed, nervous, it was the sound of a gun. Away back in his cub days they'd tried to train him, and given him up, he was so good-natured and stupid. He learned then that whenever he got mixed up in his mind, one of those things was liable to go off in his face. Warrior swoops around with one last, reproachful look at the little girl, who is just being hauled under the table by her aunt, and streaks it, and loses himself in the woods.

According to the newspapers, Warrior, the Untamed, spent that night in twelve different places, scattered over an area of fifty square miles. I don't know which of them it was, if it was any of them; but when he made his really authenticated appearance he seemed to be agitated by twin yearnings—a hankering for human society and sympathy, and a burning necessity for beef gruel.

Sin-Killer Gilbert, the shouting revivalist from Georgia, was starting a week of services in the First African Church at Waremouth. All the dark population from Cape Cod and environs was present. Sin-Killer had them going fine; the shouts and songs floated out to the bushes where Warrior, hungry and misunderstood, was planning his nightly foray for sympathy and beef gruel. If I wanted to touch up this story I'd stop here to describe the ancestral memories of primeval tropic jungles which those rich African voices woke in Warrior's bosom. Anyhow, he did come out of the bushes, as his track showed, and investigate the First African Church.

Sin-Killer Gilbert was exhorting on the scenery of Hell. He had told about Hell fires that burn clear through you, and Hell snakes that crawl over your bare, black body, and was touching in passing on Hell beasts with poison fangs that bite your bones. And right in the middle of his climax, when he had both hands raised up in the air ready to swoop them down to the platform, he stopped and fixed his eyes and turned a pale green. Then he sank to the floor and crawled under the pulpit, howling, "Not yet, Marse Gabriel, not yet!"

The congregation followed his eyes. Warrior was peeking into the front window. When he saw that he was attracting human attention he opened his mouth for a glad roar.

They didn't leave a window-pane or a window-sash in the sides or rear of the First African Church. It rained coons. One of the bucks had brought along his gun for social purposes. He cut into the bushes and turned loose at the poor old Untamed, who was slinking away a lot hurt at the loathing he inspired. The shooting finished his disgust; he crawled back to the woods and lost himself in loneliness and hunger.

The next morning we heard from Warrior at Salusett. That's a nice, quiet little town on the South Shore, half native granger, half summer visitor. They call it the grandest place for a rest between Provincetown and Boston. Perhaps that's why Warrior, the Untamed, shivering on the verge of an emotional breakdown, picked Salusett. He seemed to linger there quite a while. First he visited the beach at high tide. All the summer folks were out; the children were paddling about the surf, digging sand, or playing with the dogs; the boys were frolicking on the raft; the women were reading under sun umbrellas. Warrior walked out on to the cliff and surveyed the scene. It called up dear recollections, I guess, of the beach at Paradise Park which he couldn't seem to find. When Salusett Beach first perceives the Untamed he's coming down the cliff road in quick, glad leaps.

People who had loathed the water all their lives began to yearn for it. People who swam six strokes became Danielses and Annette Kellermans. People who dassen't go out above their heads struck straight for the coast of Spain. The whole of Salusett Beach dove together as though the starting gun had just gone off. And the Untamed, staring across the water and making quick side-steps to avoid wetting his feet, perceived that he was still a pariah. To express his grief and disappointment he roared a loud roar and trotted away.

The road from the beach runs to Salusett Harbor, the shopping district of that thriving little metropolis. Warrior, who had slowed down to a walk, emerged with considerable dignity on to the street. His appearance made its customary hit. Horses pulled up their hitching-posts and went away from that place. Old ladies climbed fences, old gentlemen went up telegraph poles like cats. Doors flew shut and windows flew open. Warrior, the Untamed, was monarch of untrodden wastes again.

The first place Warrior broke into and entered was Steiner's notion and confectionery store. No beef gruel within smell; but his nose did catch the scent of chocolate peppermints, which the children had taught him to like as a cat likes catnip. Warrior jumped on the showcase with both front feet, broke it, and licked up a box of peppermints from the wreckage. That was putting dessert before soup, but it must have instilled some energy into his poor old bones; for as he came out on the street he was letting loose roars of satisfaction which scattered the rallying populace again. A butcher wagon had just run away. The front wheels had collided with a milestone, scattering meat in every direction, and a fresh side of beef lay out there in the dust. Warrior took that for a good sign. Sides of beef meant to his simple mind the appetizer to beef gruel. He grabbed it and settled himself for a good time.

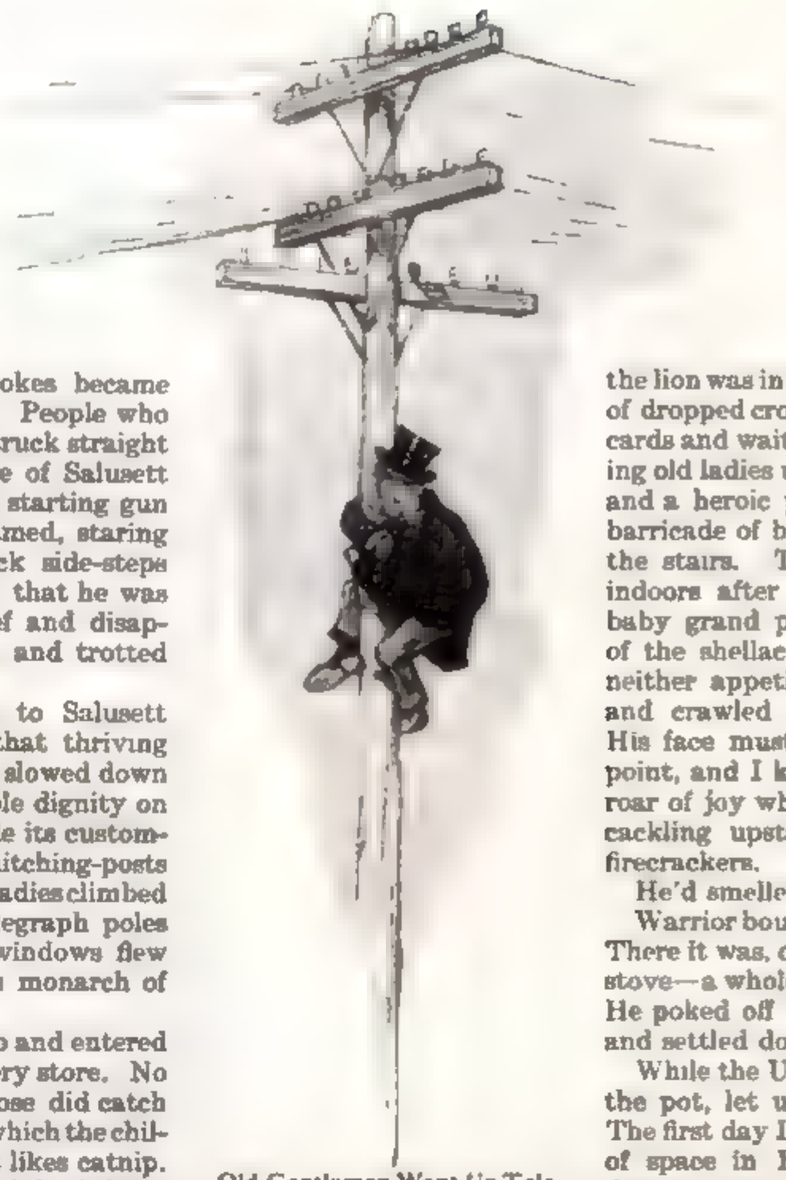
Jim Nickerson, the village beau and bowling champion, had a new, high-power gun which he employed to scare deer on his vacation up in Maine. Jim got his gun and sneaked from the back door of Perkins' general store, where he cranked the soda fountain, and up to Odd Fellows' Hall on the third floor. Carefully bolting all the doors, he took a rest on the window-sill, drew a bead on the Untamed, and shattered the figurehead over Captain Anderson's door across the street. Warrior's frazzled nerves went back on him again. He dropped the side of beef and loped on down the deserted road.

Half a mile from Salusett Harbor is the Miles Standish Inn, a cross between a hotel and a sanitarium. That peaceful morning the old ladies and neurasthenics sat on the piazza playing bridge whist and crocheting and gossiping about the raging lion which was loose in all the newspapers. One of them looked up, and perceived that the lion was in their midst. Business of dropped crocheting and scattered cards and waitresses dragging fainting old ladies up to the second floor, and a heroic proprietor building a barricade of bureaus at the head of the stairs. The Untamed trotted indoors after them, inspected the baby grand piano, licked off some of the shellac, decided that it was neither appetizing nor sustaining, and crawled toward the kitchen. His face must have lit up at that point, and I know that he let out a roar of joy which set the hysterics cackling upstairs like a string of firecrackers.

He'd smelled beef broth.

Warrior bounded into the kitchen. There it was, on the floor behind the stove—a whole kettle of soup stock. He poked off the lid with his nose and settled down to business.

While the Untamed is licking out the pot, let us return to our hero. The first day I drew sixteen columns of space in Boston territory, and dozens more from the Associated Press—name of the park in every story. The second day it ran up to a cool twenty-seven. By Tuesday morning every man, woman and child in Greater Boston and vicinity knew that Paradise Park was on earth and doing business. At the first blush I nearly lost my job. The boss said that women and children would be afraid to come to a resort where wild animals broke loose. But on Monday—Monday, mind you, pretty nearly the poorest day of the week for an amusement park—we took more paid admissions than we'd taken on any Saturday since we started up.



Old Gentlemen Went Up Telegraph Poles Like Cats

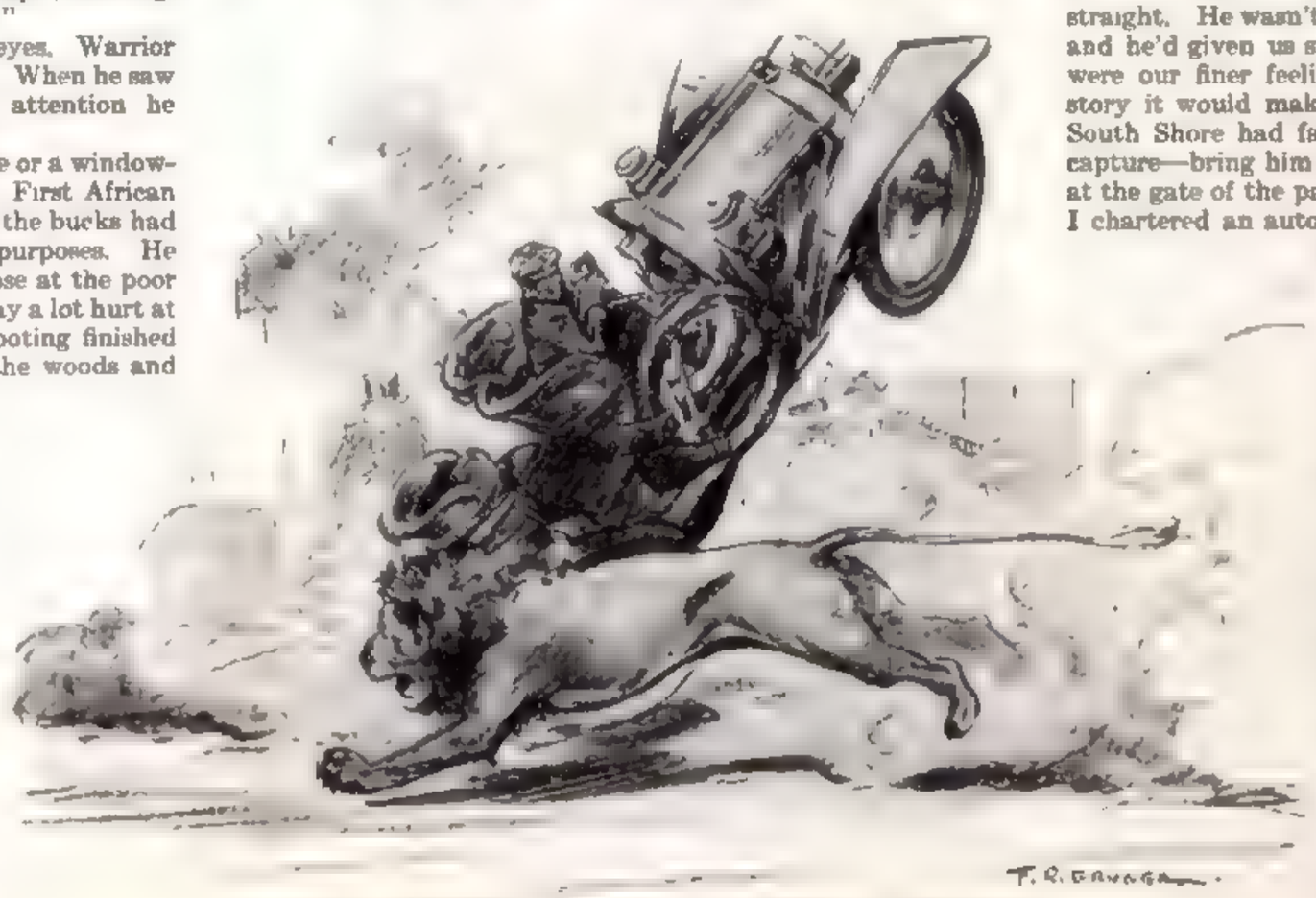
People laid off from their work to see the cage where Warrior, the Untamed, had been confined. You never know how it will jump with the public. Every country correspondent in New England was my assistant press agent. Citizens were forming posses all along the shore; they were calling on the governor for militia; they were postponing social events because they were afraid to go out after dark; farmers plowed with the Musket of Bunker Hill beside them in the furrow, like they expected Paul Revere any minute. And every noise they made was a shout for Paradise Park.

About Tuesday it occurred to me we'd better find Warrior ourselves. In the first place we liked him, and we feared that he might meet some one who could shoot straight. He wasn't worth more than six hundred dollars, and he'd given us six thousand in advertising, but there were our finer feelings. Besides, consider the follow-up story it would make—get him ourselves after the whole South Shore had failed—have Hattie Zuleika make the capture—bring him back in an automobile—photographs at the gate of the park with Warrior in Hattie's embrace. I chartered an auto and held it ready night and day for the first authenticated report on Warrior.

And right there the Untamed clean disappeared from the face of Nature. For thirty-six hours, after he loped away from the Miles Standish Inn, he was lost to view and report. Not even a country correspondent broke the spell. I was afraid that he might have died of loneliness and exposure, and that the story would peter out. I tried to stimulate interest by offering a reward of a hundred dollars for information leading to his capture, alive I wanted to add "or dead," but the old man pointed out that if Warrior got killed through our agency we'd have a strike.

Thursday afternoon I was sitting alone in the old man's office speculating on the disappearance of Warrior, and holding a ratification meeting with myself over the increased attendance, when a Cardiff giant of an old

(Continued on Page 40)



I Saw an Automobile Just Rear Up on its Hindlegs and Pause There, Spinning its Front Wheels and Shooting Gasoline

New Plays and the Old Nick

By JOHN CORBIN

FOR years we have all been told, and some of us have believed, that the drama is going to the dogs. There is now no possible doubt that it has gone to The Devil. Two companies in New York have produced the Hungarian play of that name, each claiming to be the only authorized and accredited Imp of Darkness. The fact is that, owing to a gap in the matter of copyright, His Satanic Majesty is, as he has always been, wide open to whoever would make his acquaintance. The lid is off forever. No stock company is so feeble that it has not the power to raise its own particular hell, and most of them are doing so. Beelzebub, as of old, is going to and fro in the earth, and walking up and down. In the words of the negro minister, he is as a roaring lion, "seeking whom he may devour him."

One is half-inclined to congratulate the Old Nick. Fashionable clergymen have long since given him the go-by. They used to explain him as a figure of speech; now he does not figure in their speech at all—a fact which endears their discourses no doubt to our pious plutocracy. The Metropolitan Opera House used to be a veritable Devil's Acre, and to some extent, no doubt, it still is so. Yet the incense of music-loving fashion has always burned before the dulcet soprano of Marguerite and the mellifluous tenor of Faust, not before the intellectual bass of Mephistopheles. Really, the Devil was becoming, as Ben Jonson dubbed him three centuries ago, an ass—until the Broadway managers discovered him. Now, unlike a prophet, he has honor in his own country.

An Old Legend Brought Up to Date

HIS honor is of the kind one would expect. The truth is, that this play is unpleasant in its idea and mediocre in execution. But, with every manager in the land proclaiming that his production of it is the only true and Simon-pure brimstone, it is not strange that folk are arriving at the conclusion that what they are offered is an infernal masterpiece. In short, the Devil owes his fresh vogue to the fact that, having brought himself up to date, he has become his own press-agent. In Lessing's clever sketch of Faust, the philosopher raised seven devils, and asked which of them could travel most swiftly. Each of the seven shouted "I!" It was a marvel unprecedented, the philosopher reflected, that among seven devils only six could be liars. There is no such marvel here. Of all the devils who are proclaiming themselves the real, artistic thing, each and every one is a press-agent.

In the plays of Marlowe, Lessing, Goethe and Stephen Phillips, Mephistopheles appears in his own person and makes an open bargain with Faust, the stake of which is the philosopher's soul. A generation and more ago a minor German novelist conceived the idea of having the Devil appear, not as a fiend, but as a friend, and make his temptations, not openly, but subtly and by covert insinuation. This is what happens in real life. Many of us have raised the Devil, but few have recognized him; for we are all too apt to persuade ourselves that he is the best of good fellows and, otherwise, quite a gentleman. Thus in this modern treatment the Devil ceases to be the villain of a mediæval legend which no one really believes, and becomes the symbol of evil as we nowadays recognize it. This obscure and long-forgotten novel, it is said, is the original of the play now current by Ferenc Molnar.

Frank J. McIntyre as Bob Blake in The Traveling Salesman

To the modern playwright of the Continent there is but one sin of universal, human interest—that of the marital triangle So here, in their youth, a struggling artist and a girl without marriage portion had fallen in love. According to Continental standards, marriage was not possible. The girl married a rich business man.

George Arliss as the Devil. Hamilton Revelle as Sandor. Act I—Harrison Grey Fiske's Production

At the opening of the play, six years later, the artist has become famous, and is about to marry a young heiress. During all the six years the old lovers have met frequently, and no act or word of evil has passed between them. Quite the contrary, it is the wife who is arranging the artist's conventional marriage. Then her husband brings her to the artist's studio and leaves her to have her portrait painted. Here the first faltering word of love is spoken, and with it presto!—the Devil appears from nowhere. Pretending to be a chance acquaintance of long ago, he worms himself into the confidence of both, easily, jocularly, audaciously. By almost imperceptible degrees, through the three acts of the play, he corrupts their thoughts. Love breeds jealousy, and jealousy in turn whets love. The young heiress scents brimstone and renounces the artist: at the final curtain the guilty couple walk to an inner room arm in arm, while the Devil chuckles in triumph.

It was, perhaps, Molnar's intention to cast his story in the most conventional Continental mould. Possibly, also, it was of purpose that he made his human characters vague, symbolic types rather than artistically defined individuals. One way of putting Satan to the fore is to put humanity behind him. Yet this is no excuse for the fact that the human story and the human characters are as dull as they are trite. Far more damaging is the fact that, even with this carefully-obscured background, the part of Lucifer shines with less than the brilliancy of the morning star. His lines abound in the trite quips of deviltry, and the psychology of his methods of temptation is most elementary. In short, in modernizing the Faust story Molnar has made it commonplace. This artist and this wife are unpleasant lay figures, whereas Faust was a philosopher with the passion for knowledge, and Marguerite a soul of mingled purity and fire. And whereas Mephistopheles shines with the true lustre of Lucifer, the morning star, this Devil springs jests from the infernal almanac. At best he is an evening star, in fact a star of the footlights.

Given an actor of the first magnitude in character work the result may well have been an effective theatric performance, as it apparently was on the Continent. Mr. George Arliss, who plays the part in the Fiske production, is such an actor. As Cayley Dummel in The Second Mrs. Tanqueray and The Duke of St. Olpherts in The Notorious Mrs. Ebbsmith, as the War Minister in The Darling of the Gods and the degenerate aristocrat in Leah Kleschna, he has created a series of individuals as distinct in every outline as they are subtly shaded, as finely psychologized as they are boldly projected. Almost alone among American actors he has consummate ease and finish, with consummate power to thrill. His Devil has many of his best qualities. Falling from his lips the lines of the part gain poignancy and insinuation; mirrored in his masque its motives become subtle and fresh. He not only lives the part, but lives it quietly, fluently and with irresistible conviction.

Mr. Arliss Better Than His Play

YET when all is said, this performance will scarcely live among Mr. Arliss' happiest creations. He is too easy, too light, too supremely master of the situation. This is a devil that has become acclimated to hell, and has forgotten his grudge against the Almighty. To him his warfare is predestined not to futility but to an all-too-certain triumph. In a word, here is a devil without malignity, and, therefore, without the power to thrill. Mr. Arliss should have torn a leaf from the Mephistopheles of the operatic Russian, Chaliapine. There was a devil scalded and scarred in spirit, whose every act of temptation was directed not against feeble man, whom he despised, but against the Godhead, which he feared, even while he was insulting it. That Mr. Arliss is able to curdle one's blood, his performance in The Darling of the Gods gave ample evidence. But here, for the lack of the note of malignity, the whole purpose of the play was reversed. At the last curtain, as the artist went out with his paramour, Mr Arliss laughed so lightly, so indulgently, that what one felt was not the damnation of two souls, but the crowning of an amiable adventure.

At a time when the theatre affords so much that is of genuine artistic interest, and genuine power to stimulate and to please, it might sadden a serious soul to see the public flimflammed by the infernal press-agent. Yet the shortest way to the ninth day of this nine-days' wonder is to have every man see for himself what is in it. Let us, therefore, pull a smile as light as Mr. Arliss' lightest, and tell the dear public to go to The Devil.

It must be admitted, however, before we pass from the sacred drama to the profane, that this Hungarian study of damnation is, on all grounds, to be preferred to a recent American study of salvation. Owen Kildare wrote a widely popular novel, My Mamie Rose, which is supposed to tell the story of his own moral and religious uplifting, from the depths of Bowery ignorance and crime, under the influence of a Settlement worker from swelldom. Arnold Daly, stranded by the subsidence of the Shaw boom, and especially bitten by his devotion to Mrs. Warren's Profession, hit upon My Mamie Rose as the vehicle of a new departure. Aided by Owen Kildare and abetted by Walter Hackett, he dramatized it and is presenting the result under the title of The Regeneration, with himself in the rôle of the regenerating Owen. Perhaps some day Mr. Shaw, who is so good at explaining, will tell us how his literary brilliance and his advanced morality have eventuated in such wallows of verbal crudity and falsely theatric virtue.

Alexandra Carlisle in The Mollusc

The first scene shows Owen as the pugilistic leader in a den of Bowery thugs. A project for assault and robbery is emerging in his mind from a hangover of mixed ale. Marie Deering appears at the critical moment, and Owen is so smitten by her beauty and goodness that he calls off his gang and hot-foots to the Settlement House. 'Twas there he learned reading and writing. He also began to learn the Lord's Prayer. While his Mamie Rose is off the stage, kissing her mother good-night, he looks about him with evident desire to steal the stove; but, weathering

this temptation, he stands in the middle of the stage and repeats half-remembered fragments of the prayer, with his eyes rolled up to the top gallery.

In the course of time Owen can no longer conceal from himself the fact that Miss Deering's interest in him is more than philanthropic. The young swell who pines in vain for her hand points out to him that for her to marry him would be a mésalliance. The "great scene" of the play is that in which, in order to discourage her too-great affection for him, he pretends that his regeneration has been falsely assumed, and leaves the Settlement with only sneers and jeers for her. Her love for him survives even this. She pursues him back to his den of thugs. She arrives in time to see him captured by the police for generously shielding one of his old gang, who had done murder. The last curtain shows Owen on his way to fifteen years in Sing Sing—at the end of which time, the audience is permitted to suppose, his Mamie Rose will have recovered from her great love for the fascinating young hero of the play.

Mary Boland, With John Drew in Jack Straw

One of the main drawbacks in this strange offering springs from the fact that Mr. Daly is as artistic in acting as he is crude in the dramatic art. Judged by itself his Owen is a notable achievement in realism. The swagger and the slouch of the Bowery are there, not forgetting the grimace of lips and cheeks as he frequently and copiously spits through his front teeth. It has brutal power in its earlier scenes, and develops no small measure of charm. But to convince the world-wise public that this Owen, the real Bowery thug, could ever enthrall a sensitive and high-bred young gentlewoman is a task beyond the combined powers of the syndicated authors. Backed by a well-conceived and well-written play, the performance would be creditable in the extreme. But as matters stand the appeal of The Regeneration, if it has any appeal, must be to an audience which, to say the least, is very different from that to which Mr. Daly made known the sophisticated delights of George Bernard Shaw. As drama no less than as life it smacks of the Bowery.

The Progeny of Prolific Mr. Maugham

FROM these religious or sacrilegious plays it is a relief to pass to the genuine successes of the season—which will still be delighting thousands when the public has wearied alike of deep damnation and shallow regeneration. Jack Straw is about equally remarkable for two facts—that it introduces to us the most prolific and successful of recent English playwrights and presents John Drew, the smooth-chinned exponent of swelldom, as a waiter in a beard.

Mr. W. Somerset Maugham has recently achieved the doubtful eminence of having four plays at once on the London boards. In view of the fact that it took Ibsen two years to write a prose play, and takes Pinero, Jones and Barrie almost as long, this fact obviously requires explanation. Mr. Maugham's explanation is that his only aim is to amuse. To a large part of the public it will no doubt be welcome news that he has no such dangerous weapons concealed on his person as an intent to clarify their minds on important issues in life, or a desire to soften and ennoble their hearts. Any just estimate of his powers must wait, at least, until Miss Ethel Barrymore has made known to us his Lady Frederick; but of the present play it may be said without reserve that only the most terrifically "highbrow" could prevent one from enjoying every minute of it.

It is entirely made up of the most timeworn materials Produced in London by Charles Hawtrey, it presents its hero in the situation which he used a few years ago to such advantage in The Man from Blankley's—that of a nobleman, mistaken for a caterer's hireling. Jack Straw is in reality an Archduke of the Kingdom of Pommerania; but a romantic disposition has made him a gentleman of fortune—and his fortune has proved so fickle that he finds himself hired out for the night as a waiter in a prominent London hotel.

Here he serves the family of a Mrs. Parker Jennings, a cockney parvenu of the most blatant type. Grossly insulted by the mother, he falls in love at first sight with the daughter. At a neighboring table is a party of gentlefolk whom Mrs. Parker Jennings has also insulted. In a spirit of revenge, they propose to Jack Straw that he shave his beard and allow himself to be presented as a foreign nobleman to the monster of snobbery. He consents, on condition that he be allowed to assume the title which, unknown to both parties, is his rightful own. The rest of the play is made up of his supposed masquerade in the house of the title-hunting parvenus, and his very real lovemaking with their amiable daughter. World-old sentiment mingles with world-old satire of vulgar pretensions

In The Man from Blankley's, F Anstey introduced us to a middle-class household, of a type as familiar in Puritan America as it is in England. And he portrayed it with such remorseless truth and such biting satire that many of us felt an uncomfortably-personal twinge. A part of his purpose, in a word, was to clarify our minds and to soften and ennoble our hearts. The butts of Mr. Maugham's satire are frank cockneys, and his portrait of them is so farcically exaggerated that not even the vulgarest and most snobbish of us need fear that he will see himself in any of the parts. Virtues which we easily persuaded ourselves are our own rout vices of which no one would for a moment suspect himself. Joy is unconfined

It must be granted, however, that Mr. Maugham keeps well within the bounds of the possibilities, if not of the probabilities; that his taste is excellent and his sentiment as pleasurable as it is sincere. His wit and sense of theatrical effect are unfailing. If he is merely a provider of entertainment, the entertainment he provides is abundant and hearty.

Mr. Drew's personal charm and his skill as an actor are abundantly capable of all demands which the play makes upon them. His appearance as a liveried waiter, and with a beard, thrills the audience with excitement not untinged by misgiving. Suspense gives way to delight, however, when it appears that he is not only himself but more so. Almost from the outset one's pride of intellect is pleased by discerning that he is, in reality, not only a gentleman but an Archduke; and his actions are all quite in keeping with this unusually exalted station. He frankly accepts his tips because, like so many of us, he needs the money; but when he is presented with a half-sovereign his dignity obliges

Arnold Daly, as Owen Conway in The Regeneration, at Wallack's Theatre, New York

him to return nine of the ten shillings—as we would all do, would we not? He is nobly silent under insult, and modestly adoring in love. And to cap this climax of popular attributes, it presently appears that though his title and his love are real his beard is false, having been assumed as a disguise. After the first act it disappears forever.

Mr. Drew is never more easy and charming, more imposingly dignified and altogether master of the situation, than in the last act, where he is denounced to Mrs. Parker Jennings as a waiter in masquerade. Mrs. Jennings has introduced him to the nobility of the entire county as an Archduke, so that by exposing him she would only expose herself. The situation is developed with consummate skill and drollery. Instead of losing confidence, he becomes all the more royal in demeanor. Now that he is supposed to be only a waiter, he requires of his exasperated hostess every formal mark of homage which, as Archduke, he has discouraged in her. When, at the end, he comes forth in his true colors and claims the hand of the heiress heroine, Mrs. Jennings is at first prostrated, but ends the play with the triumphant assertion that she knew all the time that he was of royal blood. That, no doubt, is the version of the affair which she subsequently made current.

In Mr. Anstey's play, it will be remembered, the noble Lord humiliated his snobbish hostess by marrying her browbeaten governess. It is difficult to imagine how the gross Parker Jenningses could have had a daughter quite so beautiful, well-bred and amiable as she who became the Archduchess. But it is much pleasanter, I think, to imagine that they had; and it gives one a sense of generous superiority to know that the preposterous snob, at whom we have laughed so heartily, triumphed as the mother of an Archduchess.

The rôle of this grotesque and blatant female was intrusted to Rose Coghlan. No small share of the evening's entertainment was due to that fact. Her gowns are marvels of sumptuous splendor, so nearly beautiful that no mere man could say in just what lies their hideous vulgarity. Everywhere she pervaded her part with that authority and that sure sense of legitimate humor which is usually attributed to the older school of acting, but which, alas, seems to have been as rare then as it is now, or ever will be. As her daughter, Miss Mary Boland had, in her one brief scene of intense feeling, a generous share of it, though one of the youngest and least experienced of the cast. She had also a remarkably soft and winning voice, and true gentility, not only of face but of demeanor.

Billie Burke in Love Watches

Bob Blake, the Traveling Salesman

THE most dangerous rival a young playwright ever has is a former success of his own. In writing The Traveling Salesman, Mr. James Forbes has frankly accepted the challenge The Chorus Lady held out to him and, so to speak, gets away with the orders. What Patricia was to the world of the footlights, Bob Blake is to the world of sample-case and country hotel. The whole land will laugh with the new play—not quite so loud or so long as it laughed at the old one, but still it will laugh. This traveling salesman has put out a line of goods which, if not quite up to The Chorus Lady's in novelty and finish, is still all wool and a yard wide.

The recipes of the two plays are identical. Take a character that is familiar to the eye of this wide-awake and familiar land. Place it in a light that develops on the one hand every gleam of humor and on the other a glow of kindly sentiment. Don't hint at the frailties of its kind, except to make a joke of them; or, if that is impossible, attribute them to the villain who serves as a foil to the hero. At the end of the third act put in a conventional scene of "strong" drama that must by all means not be too strong, and then add a happy ending. Sprinkle the whole liberally with its peculiar slang.

Bob Blake is, of course, glib and plausible and as full of good nature as he is insensible of a snub. He finds that he has lost his way (it is in the station at Grand Crossing, somewhere in the Indianapolis district) and appeals to the young lady who sells tickets. Result, love at first sight. Oh, be sure, gentle playgoer, that this is no sentimental one-night stand! The way Mr. Forbes drives the point

(Concluded on Page 42)

The Protest Against Sinkers

By OWEN JOHNSON

AUTHOR OF THE MARTYRDOM OF HICKEY

ILLUSTRATED BY JAMES M. PRESTON

"He's Not in a Very Receptive Mood," said Wash After a Long Pause

THE feeling of revolt sprang up at chapel during the head master's weekly talk. Ordinarily, the school awaited these moments with expectation, received them with tolerance, and drew from them all the humor that could be extracted.

These little heart-to-heart talks brought joy to many an overweighted brain, and obliterated, momentarily, the slow-dragging months of slush and hail. They also added, from time to time, picturesque expressions to the school vocabulary—and, for that, much was forgiven them. No one who heard it will ever forget the slashing that descended from the rostrum on the demon tobacco, in its embodied vice, the cigarette, nor the chill that ran over each of the four hundred cigarette smokers as the head master, with his boring glance straight on him, concluded:

"Yes, I know what you boys will say! I know what your plea will be when you are caught. You will come to me and you'll say, with tears in your eyes, with tears:

"'Doctor, think of my mother—my poor mother—it will kill my mother!'

"I tell you, *now* is the time to think of your mother; *now* is the time to spare her gray hairs. Every cigarette you boys smoke is a *nail in the coffin of your mother!*"

It was terrific. The school was unanimous in its verdict that the old man had outdone himself. Boys whom a whiff of tobacco rendered instantly ill smoked up the ventilators that night with shivers of delight, and a cigarette, secure from changing fashions, has remained to this day a coffin-nail.

Only the week before, in announcing the suspension of Corkscrew Higgins (now in the ministry) for, among other offenses, mustaking the initials on the hat of Bucky Oliver for his own, the head master, in his determination to abolish forever such deadly practices, had given forth the following:

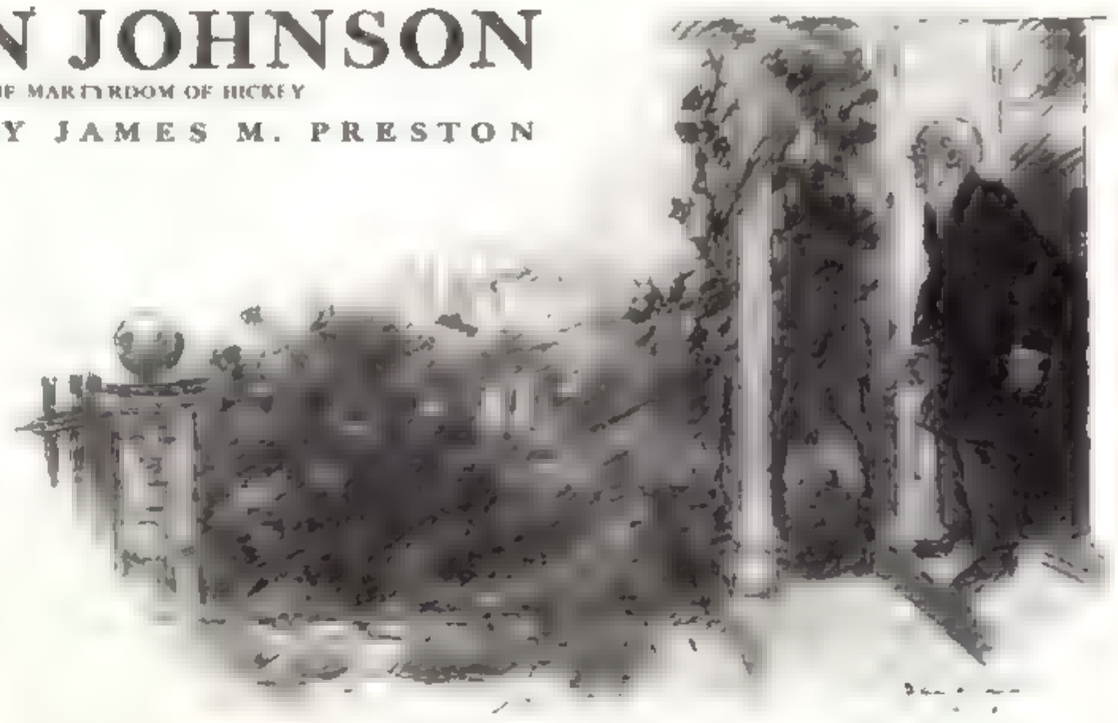
"Young gentlemen, it is my painful duty, my very painful duty, to announce to you the suspension of the boy Higgins. The boy Higgins was a sloth—the boy Higgins was the prince of sloths! The boy Higgins was a gambler—the boy Higgins was the prince of gamblers! The boy Higgins was a liar—the boy Higgins was the prince of liars! The boy Higgins was a thief—the boy Higgins was the prince of thieves! Therefore, the boy Higgins will no longer be a member of this community!"

The school pardoned the exaggeration in its admiration for the rhetoric, which was rated up to the oration against Catiline. But on the first Monday of that lean month of February the school rose in revolt. In a tirade against the alarming decline in scholastic marks the head master, flinging all caution to the winds, had terminated with these incendiary words:

"I know what the trouble is, and I'll tell you. The trouble with you boys is—*you eat too much!*"

Such a groan as went up! To comprehend the monstrosity of the accusation it is not sufficient to have been a boy; one must have retained the memory of the sharp pains and gnawing appetites of those growing days. Four-hundred-odd famished forms, just from breakfast, suddenly galvanized under the sting of that unmerited blow, gave forth a unanimous, indignant "*What?*"

"Eat too much!"—they could hardly believe their ears. Had the head master of the Lawrenceville school, with years of personal experience, actually, in his sober mind, proclaimed that they ate too much? The words had been said; the accusation had to stand. And such a time to proclaim it—in the month of sliced bananas and canned vegetables! The protest that rumbled and growled in the under-form houses exploded in the Upper House, where the Lords of the school elect a board of directors and learn the art of self-government—according to the catalogue, which casually mentions the coincident residence of two of the younger masters.



It so happened that for days there had been a dull grumbling in the Upper House about the monotony of the daily meals, and the regularity and frequency of the appearance of certain abhorrent dishes known as "scrag-birds and sinkers." Scrag-bird was a generic term, allowing a wide latitude for conjecture, but "sinker" was an opprobrious epithet dedicated to a particularly hard, doughy substance that, under more favorable auspices, sometimes, without fear of contradiction, achieves the name of "dumpling."

The sinker was, undoubtedly, the deadliest enemy of the growing boy—the most persistent, the most malignant. It knew no laws and it defied all restraint. It languished in the spring, but thrived and multiplied amazingly in the canned winter term. It was as likely to bob up in a swimming dish of boiled chicken as it was certain to accompany a mutton stew. It associated, at times, with veal, and attached itself to corned beef; it concealed itself in a beefsteak pie, and clung to a leg of lamb. What the red rag is to the bull, the pudgy white of the sinker was to the boys, who never allowed one to return intact to the kitchen, in a sort of desperate hope of exterminating the species. Twice a week was the allotted appearance of the sinker; at a third visit grumbling would break out; at a fourth arose threats of leaving for Andover or Exeter, of writing home, of boycotting the luncheon.

Now, it so happened that during the preceding week the sinker had inflicted itself not four, but actually six times on that community of aching voids. The brutal accusation of the head master was the spark to the powder. The revolt assumed head and form during the day, and a call for a meeting of protest was unanimously made for that very night.

They met with the spirit of the Boston Tea Party, resolved to defend their liberties and assert their independence. The inevitable Doc Macnooder was to address the meeting. He spoke naturally, fluently, with great, sounding phrases, on any occasion, on any topic, for his own pure delight, and he continued to speak until violently suppressed.

"Fellows," he began, without apologies to Daniel Webster, Patrick Henry, or the Declaration of Independence, "we are met to decide once and for all whether we are a free governing body, to ask ourselves what is all this worth? For weeks we have endured, supinely on our backs, the tyranny of Mrs. Van Astorbilt, the matron of this Upper House. We have, I say, supinely permitted each insult to pass unchallenged. But the hour has struck, the worm has turned, the moment has come, and, without the slightest hesitation, I ask you—I ask you—what do I ask you?" He paused and appealed for enlightenment. The meeting found him guilty of levity and threatened him with the ban of silence. Macnooder looked grieved and continued: "I ask you to strike as your fathers struck! I ask you to string the bow, to whet the knife, to sharpen the tomahawk, to loose the dogs of war ——"

A Luckless Boy Bolted Out

Amid a storm of whoops and cat-calls Macnooder was pulled back into his seat. He rose and explained that his peroration was not completed and demanded the inalienable right to express his opinions. The demand was rejected by a vote of eighty-two to one (Macnooder voting).

Butcher Stevens rose with difficulty and, clutching the shoulder of Red Dog in front of him, addressed the gathering as follows:

"Fellows, I am no silver-tongued orator, and all I want to say is just a few words. I think we want to treat this thing seriously. (Cries of 'Hear! Hear! Right!') I think, fellows, this is a very serious matter, and I think we ought to take some action. This food matter is getting pretty bad. I don't think, fellows, that we ought to stand for sinkers, the way they're coming at us, without some action. I don't know just what action we ought to take, but I think we ought really to take some action."

The Butcher subsided into his seat amid immense applause. Lovely Mead rose and, jangling the keys in his trouser-pocket, addressed the ceiling in rapid, jerky periods:

"Fellows, I think we ought to begin by taking a vote—a vote. I think—I think the sentiment of this meeting is about made up—made up. I think my predecessor has very clearly expressed the—the—has voiced the sentiments of this meeting—very clearly. I think a vote would clear the air; therefore I move we take a vote."

He sighed contentedly and returned into the throng. Doc Macnooder sarcastically demanded what they were to vote upon. Lovely Mead, in great confusion, rose and stammered:

"I meant to say, Mr. Chairman, that I move we take a vote—take a vote to—to take some action."

"Action about what?" said the merciless Macnooder.

Lovely Mead remained speechless. Hungry Smeed interposed glibly:

"Mister Chairman, I move that it is the sense of this meeting that we should take some action looking toward the remedying of the present condition of our daily meals."

The motion was passed and the chairman announced that he was ready to hear suggestions as to the nature of the act, as contemplated. A painful silence succeeded.

Macnooder rose and asked permission to offer a suggestion. The demand was repulsed. Wash Simmons moved that at the next appearance of the abhorrent sinkers they should rise and leave the room *en masse*. It was decided that the plan entailed too many sacrifices, and it was rejected.

Crazy Opdyke developed the following scheme, full of novelty and imagination.

"I say, fellows, I've got an idea, you know. What we want is an object-lesson, you know, something striking. Now, fellows, this is what I propose: We're eighty-five

of us in the dining-room; now, at two sinkers each, that makes one hundred and seventy sinkers every time; at six times that makes one thousand sinkers a week. What we want to do is to carry off the sinkers from table, save them up, and at the end of the week make a circle of them around the campus as an object-lesson!"

Macnooder, again, was refused permission to speak in support of this measure, which had an instant appeal to the imagination of the audience. In the end, however, the judgment of the more serious prevailed, and the motion was lost by a close vote. After more discussion the meeting finally decided to appoint an embassy of three, who should instantly proceed to the head master's and firmly lay before him the Fourth Form's demand for unconditional and immediate suppression of that indigestible and ornamental article known as the sinker. Butcher Stevens, Wash Simmons and Crazy Opdyke, by virtue of their expressed defiance, were chosen to carry the ultimatum.

The Messrs. Wash Simmons, Crazy Opdyke and Butcher Stevens held a conference and decided to shave and assume creased trousers in order to render the aspect of their mission properly impressive. After a short delay they reunited on the esplanade, where they received the exhortations of their comrades to speak out boldly, to mince no words, and to insist upon their demands.

The distance to Foundation House, where the head master resided, was short—thirty seconds in the darkness—and almost before they knew it the three were at the door. There, under the muffled lamp, they stopped, with spontaneous accord, and looked at one another.

"I say," said Wash Simmons, "hadn't we better agree on what we'll say to the old man? We must be firm, you know."

"That's a good idea," Opdyke assented, and Stevens added: "We'll take a turn down the road."

"Now, what's your idea," said Simmons to the Butcher, when they had put a safe distance between them and the residence of the Doctor.

"We'd better keep away from discussion," replied Stevens. "The Doctor'll beat us out there, and I don't think we'd better be too radical, either, because we want to be firm."

"What do you call radical?" said Opdyke.

"Well, now, we don't want to be too aggressive; we don't want to go in with a chip on our shoulder."

"Butcher, you're beginning to hedge!"

Stevens indignantly denied the accusation, and a little quarrel arose between them, terminated by Wash, who broke in:

"Shut up, Crazy. Butcher is dead right. We want to go in friendly-like just as though we knew the Doctor would side with us at once sort of take him into our confidence."

"That's it," said Stevens; "we want to be good-natured at first, lay the matter before him calmly; then, afterward, we can be firm."

"Rats!" said Crazy; "are we going to tell him or not that we represent the Fourth Form and that the Fourth Form has voted the extinction of sinkers?"

"Sure, we are!" exclaimed Wash "You don't think we're afraid, do you?"

"Well, then, let's tell him," said Crazy. "Come on, if you're going to."

They returned resolutely and again entered the dominion of the dreary lamp.

"Say, fellows," Wash suddenly interjected, "are we going to say anything about scrag-birds?"

"Sure," said Crazy.

"The deuce we are!" said Stevens.

"Why not?" said Crazy militantly.

"Because we don't want to make fools of ourselves."

The three withdrew again and threshed out the point. It was decided to concentrate on the sinker. Crazy gave in because he said he was cold.

"Well, now, it's all settled," said the Butcher. "We make a direct demand for knocking out the sinker, and we stand firm on that. Nothing else. Come on!"

A third time they confronted the terrible portals.

"I say," said Wash suddenly, "we forgot. Who's to do the talking?"

"Crazy, of course," said the Butcher.

"The deuce I am."

"Sure, Crazy; you're just the one," Simmons agreed.

"Hold up," said Crazy, whose fury suddenly cooled. "Let's talk that over."

Again they retired for deliberation.

"Now, see here, fellows," said Crazy, "let's be reasonable. We want this thing to go through, don't we?"

"Who's hedging now?" said the Butcher with a laugh

"No one," retorted Crazy. "I'll talk up if you say; I'm not afraid. Only I don't stand one, two, three with the Doctor, and you know it. I've flunked every recitation in Bible this month. What we want is the strongest pull—and Wash is the one. Why, the old man would feed out of Wash's hand."

Wash indignantly repelled the insinuation. Finally it was agreed that Crazy should state the facts, that Stevens should say, "Doctor, we feel strongly, very strongly, about this," and that Wash should then make the direct demand for the suspension, for one month, of the sinker, and its future regulation to two appearances a week.

"And now, no more backing and filling," said Butcher.

"I'll lay the facts before him, all right," added Crazy, clenching his fists.

"We'll stick together, and we stand firm," said Wash.

They had reached a point about thirty feet from the threshold when suddenly the door was flung violently open and a luckless boy bolted out. Under the lamp, so that the three could distinguish the vehement gestures, the Doctor appeared, calling after the offender:

"Don't you dare, young man, to come to me again with such a complaint. You get your work up to where it ought to be or down you go, and there isn't a power in this country that can prevent it."

The door slammed violently and silence returned.

"He's not in a very receptive mood," said Wash after a long pause.

"Not exactly," said Stevens thoughtfully.

"I'm catching cold," Crazy said.

"Suppose we put it over," continued Wash. "What do you say, Butcher?"

"I think so."

"And you, Crazy?"

"I think so, too."

They returned to the Upper, where they were surrounded and assailed with questions—How had the Doctor taken it?—What had he said?

"We took no talk from him," said Crazy, with a determined shake of his head, and Wash added brusquely: "Just keep your eyes on the sinkers."

"You took long enough," put in Macnooder

"We were firm," replied Butcher Stevens, bristling at the recollection, "very firm!"

The Fashionable Adventures of Joshua Craig

By David Graham Phillips

ILLUSTRATED BY A. B. WENZELL AND H. C. WALL

IN HUMAN affairs, great and small, there are always many reasons for every action; then, snugly tucked away underneath all these reasons that might be and ought to be and pretend to be but aren't, hides the real reason, the real, moving cause of action. By tacit agreement among human beings there is an unwritten law against the exposing of this real reason, whose naked and ugly face would put in sorry countenance professions of patriotism or philanthropy or altruism or virtue of whatever kind. Stillwater, the Attorney-General and Craig's chief, had a dozen reasons for letting him appear alone for the Administration—that is, for the people—in that important case. Each of these reasons—except one—shed a pure, white light upon Stillwater's public spirit and private generosity. That one was the reason supposed by Mrs. Stillwater to be real. "Since you don't seem able to get rid of Josh Craig, Pa," said she, in the seclusion of the marital couch, "we might as well marry him to Jessie"—Jessie being their homeliest daughter

"Very well," said "Pa" Stillwater "I'll give him a chance."

Still, we have not got the real reason for Josh's getting what Stillwater had publicly called "the opportunity of a lifetime." The really real reason was that Stillwater wished, and calculated, to kill a whole flock of birds with one stone.

Whenever the people begin to clamor for justice upon their exploiters, the politicians who make themselves valuable to the exploiters by cozening the people into giving them office begin by denying that the people want anything; when the clamor grows so loud that this pretense is no longer tenable, they hasten to say, "The people are right, and something must be done. Unfortunately, there is no way of legally doing anything at present, and we must be patient until a way is discovered." Way after way is suggested, only to be dismissed as "dangerous" or "impractical" or "unconstitutional." The years pass; the clamor persists, becomes imperious. The politicians pass a law that has been carefully made unconstitutional. This gives the exploiters several years more of license. Finally, public sentiment compels the right kind of law; it is passed. Then come the obstacles to enforcement. More years of delay; louder clamor. A Stillwater is put in charge of the enforcement of the law. A case is made, a trial is had, and the evidence is so incomplete or the people's lawyers so poorly matched against the lawyers of the exploiters that the case fails, and the Administration is able to say, "You see, *we've* done our best, but the rascals have escaped!" The case against certain Western railway thieves had reached the stage at which the only way the exploiters could be protected from justice was by having a mock trial, and Stillwater had put Craig forward as the conductor of this furious sham battle, had armed him with a poor gun, loaded with blanks. "We'll lose the case," calculated Stillwater; "we'll save our friends, and get rid of Craig, whom everybody will blame—the bumptious, sophomoric blow-hard!"

What excuse did Stillwater make to himself for himself in this course of seeming treachery and assassination? For, being a man of the highest principles, he would not deliberately plan an assassination as an assassination. Why, his excuse was that the popular clamor against the men "who had built up the Western country" was wicked,

that he was serving his country in denying the mob "the blood of our best citizens," that Josh Craig was a demagogue who richly deserved to be hoist by his own petard. He laughed with glee as he thought how "Josh, the joke," would make a fool of himself with silly, sophomoric arguments; would, with his rude tactlessness, get upon the nerves of the finicky old Justices of the Supreme Court!

As Craig had boasted right and left of the "tear" he was going to make, and had urged everybody he talked with to come and hear him, the small courtroom was uncomfortably full; and not a few of the smiling, whispering spectators confidently expected that they were about to enjoy that rare, delicious treat—a conceited braggart publicly exposed and overwhelmed by himself. Among these spectators was Josh's best friend, Arkwright, seated beside Margaret Severence, and masking his satisfaction over the impending catastrophe with an expression of funereal sombreness. He could not quite conceal from himself all these hopes that had such an uncomfortable aspect of ungenerousness. So he reasoned with himself that they really sprang from a sincere desire for Josh's ultimate good. "He needs to have his comb cut," thought he. "It's sure to be done, and he can bear it better now than later. The lesson will teach him a few things he must learn. I only hope he'll be able to profit by it."

When Josh appeared, Grant and the others, with firmly-fixed opinions of the character of the impending entertainment, were not a little disquieted. Joshua Craig who stepped into the arena looked absolutely different from the Josh they knew. How had he divested himself of that familiar swaggering, bustling braggadocio? Where had he got this look of the strong man about to run a race? this handsome face on which sat real dignity and real power? Never was there a better court manner; the Justices, who had been anticipating an opportunity to demonstrate, at his expense, the exceeding dignity of the Supreme Court, could only admire and approve. As for his speech, it was a straightaway argument; not a superfluous or a sophomoric word, not an attempt at rhetoric. There is the logic that is potent but answerable; there is the logic that is unanswerable, that gives no opportunity to any sane mind, however prejudiced by association with dispensers of luxurious hospitality, of fine old wines and dollar cigars, however enamored of fog-fighting and hair-splitting, to refuse the unqualified assent of conviction absolute. That was the kind of argument Josh Craig made. And the faces of the opposing lawyers, the questions the Justices asked him, plainly showed that he had won.

After the first ten minutes, when the idea that Craig could be or ever had been laughable became itself absurd, Arkwright glanced uneasily, jealously, at Margaret. The face beneath the brim of her beautiful white and pale pink hat was cold, conventional, was the face of a mere listener. Grant, reassured, resumed his absorbed attention, was soon completely swept away by his friend's exhibition of power, could hardly wait until he and Margaret were out of the courtroom before exploding in enthusiasm. "Isn't he a wonder?" he cried. "Why, I shouldn't have believed it possible for a man of his age to make such a speech. He's a great lawyer as well as a great orator. It was a dull subject, yet I was fascinated. Weren't you?"

"It was interesting—at times," said Margaret.

"At times! Oh, you women!"

At this scorn Margaret eyed his elegant attire, his face with its expression of an intelligence concentrated upon the petty and the paltry. Her eyes suggested a secret amusement so genuine that she could not venture to reveal it in a gibe. She merely said: "I confess I was more interested in him than in what he said."

"Of course! Of course!" said Grant, all unconscious of her derision. "Women have no interest in serious things and no mind for logic."

She decided that it not only was prudent but also was more enjoyable to keep to herself her amusement at his airs of masculine superiority. Said she, her manner ingenuous: "It doesn't strike me as astonishing that a man should make a sensible speech."

Grant laughed as if she had said something much cleverer than she could possibly realize. "That's a fact," admitted he. "It was simply supreme common-sense. What a world for twaddle it is when common-sense makes us sit up and stare. . . . But it's none the less true that you're prejudiced against him."

"Why do you say that?"

"If you appreciated him you'd be as enthusiastic as I." There was in his tone a faint hint of his unconscious satisfaction in her failure to appreciate Craig.

"You can go very far astray," said she, "you, with your masculine logic."

But Grant had guessed aright. Margaret had not listened attentively to the speech because it interested her less than the man himself. She had concentrated wholly upon him. Thus, alone of all the audience, she had been like a person watching an actor from the wings; and she had seen that Craig was playing a carefully-rehearsed part, and, himself quite unmoved, was watching and profiting by every hint in the countenance of his audience, the old Justices. It was an admirable piece of acting; it was performance of a genius at the mummer's art. But the power of the mummer lies in the illusion he creates; if he does not create illusion, as Craig did not for Margaret, he becomes mere pantomimist and mouther. She had never given a moment's thought to public life as a career; she made no allowances for the fact that a man's public appearances, no matter how sincere he is, must always be carefully rehearsed if he is to use his powers with unerring effect. She was simply like a child for the first time at the theatre, and, chancing to get a glimpse behind the scenes, disgusted and angry with the players because their performance is not spontaneous. If she had stopped to reason about the matter she would have been less uncompromising. But in the shock of disillusionment she felt only that the man was working upon his audience like a sleight-of-hand performer; and the longer she observed, and the stronger his spell over the others, the deeper became her contempt for the "charlatan." He seemed to her like one telling a lie—as that one seems, while telling it, to the hearer who is not deceived. "I've been thinking him rough but genuine," said she to herself. "He's merely rough." She had forgiven, had disregarded his rude, almost coarse manners, setting them down to indifference, the impatience of the large with the little, a revolt to the (on the whole preferable) extreme opposite of the mincing, patterned manners of which Margaret herself was aweary. "But he isn't indifferent at all," she now felt. "He's simply posing. His rudenesses are deliberate where they are not sheer ignorance. His manner in court showed that he knows how, in the main."

A rather superior specimen of the professional politician, but distinctly of that hypocritical, slippery class. And Margaret's conviction was strengthened later in the day when she came upon him at tea at Mrs. Houghton's. He was holding forth noisily against "society," was denouncing it as a debaucher of manhood and womanhood, a waster of precious time, and on and on in that trite and tedious strain. Margaret's lip curled as she listened. What did this faker know about manhood and womanhood? And could there be any more pitiful, more paltry wasting of time than in studying out and performing such insincerities as his life was made up of? True, Mrs. Houghton, of those funny, fashionable New Yorkers who act as if they had only just arrived at the estate of servants and carriages, and are always trying to impress even passing strangers with their money and their grandeur true, Mrs. Houghton was most provocative to anger or amused disdain at the fashionable life. But not even Mrs. Houghton seemed to Margaret so cheap and pitiful as this badly-dressed, mussy politician, as much an actor as Mrs. Houghton and as poor at the trade, but choosing low comedy for his unworthy attempts where Mrs. Houghton was at least trying to be something refined.

With that instinct for hostility which is part of the equipment of every sensitively-nerved man of action, Craig soon turned toward her, addressed himself to her; and the others, glad to be free, fell away. Margaret was looking her best. White was extremely becoming to her; pink—pale pink—being next in order. Her dress was of white with facings of delicate pale pink, and the white plumes in her hat were based in pale pink, which also lined the inside of the brim. She watched him, and, now that it was once more his personality pitted directly and wholly against hers, she, in spite of herself, began to yield to him again her respect—the respect every intelligent person must feel for an individuality that is erect and strong. But as she was watching, her expression was that of simply listening, without comment or intention to reply—an expression of which she was perfect mistress. Her hazel eyes, set in dark lashes, her sensuous mouth, her pallid skin, smooth and healthy, seemed the climax of allurement to which all the lines of her delightful figure pointed. To another woman it would have been obvious that she was amusing herself by trying to draw him under the spell of physical attraction; a man would have thought her a mere passive listener, perhaps one concealing boredom, would have thought her movements to bring now this charm and now that to his attention were simply movements of restlessness, indications of an impatience difficult to control. He broke off abruptly. "What are you thinking?" he demanded.

She gave no sign of triumph at having accomplished her purpose—at having forced his thoughts to leave his pet subject, himself, and centre upon her. "I was thinking," said she reflectively, "what a brave whistler you are."

"Whistler?"

"Whistling to keep up your courage. No, rather, whistling *for* courage. You are on your knees before wealth and social position, and you wish to convince yourself—and the world—that you despise them."

"*I?* Wealth? Social position?" Craig exclaimed, or, rather, blustered. And, red and confused, he was at a loss for words.

"Yes—you," asserted she, in her quiet, tranquil way. "Don't bluster at me. You didn't bluster at the Court this morning." She laughed softly, eying him with friendly sarcasm. "You see, I'm 'on to' you, Mr. Craig."

Their eyes met—a resolute encounter. He frowned fiercely, and as his eyes were keen and blue-green, and backed by a tremendous will, the odds seemed in his favor. But soon his frown relaxed; a smile replaced it a handsome acknowledgment of defeat, a humorous confession that she was indeed "on to" him. "I like you," he said graciously.

"I don't know that I can say the same of you," replied she, no answering smile in her eyes or upon her lips, but a seriousness far more flattering.

"That's right!" exclaimed he. "Frankness—absolute frankness. You are the only intelligent woman I have met here who seems to have any sweetness left in her."

"Sweetness? This is a strange place to look for sweetness. One might as well expect to find it in a crowd of boys scrapping for pennies, or in a pack of hounds chasing a fox."

"But that isn't all of life," protested Craig.

"It's all of life among our sort of people—the ambitious socially and otherwise."

Josh beamed upon her admiringly. "You'll do," approved he. "We shall be friends. We *are* friends."

The gently-satiric smile her face had borne as she was talking became personal to him. "You are confident," said she.

He nodded emphatically. "I am. I always get what I want."

"I'm sorry to say I don't. But I can say that at least I never take what I don't want."

"That means," said he, "you may not want my friendship."

"Obviously," replied she and, rising, put out her hand.

"Don't go yet," he cried. "We are just beginning to get acquainted. The other day I misjudged you. I thought you insignificant, not worth while."

She gave him an icy look, not contemptuous but oblivious, and turned away. He stared after her. "By Jove!" thought he, "*there's* the real thing. There's a true aristocrat." And he frankly paid aristocracy, in thought, the tribute he would, with any amount of fuming and spluttering, have denied it in word. "Aristocracy does mean something," reflected he. "There must be substance to what can make me feel quite put down."

When he saw Arkwright he said patronizingly: "I like that little friend of yours—that Miss What's-her-name."

Grant suspected from his tone that this forgetfulness was an affectation. "You know very well what her name is," said he irritably. "What a cheap affectation."

Josh countered and returned magnificently: "I remember her face perfectly," said he. "One shares one's name with a great many people, so it's unimportant. But one's face is one's own. I remember her face very well indeed and that gorgeous figure of hers."

Grant was furious, thought Craig's words the limit of impertinent free-spokenness. "Well, what of it?" said he savagely.

"I like her," replied Josh condescendingly. "But she's been badly brought up, and is full of foolish ideas, like all your women here. But she's a thoroughbred"

"Then you like her?" observed Arkwright without enthusiasm.

"So-so. Of course, she isn't fit to be a wife, but for her type and as a type she's splendid."

Arkwright felt like kicking him and showed it. "What a bounder you are at times, Josh," he snapped.

Craig laughed and slapped him on the back. "There you go again, with your absurd notions of delicacy. Believe me, Grant, you don't understand women. They don't like you delicate fellows. They like a man—like me—a pawer of the ground—a snorter—a war-horse that cries ha-ha among the trumpets."

"The worst thing about what you say," replied Arkwright sourly, "is that it's the truth. I don't say the women aren't worthy of us, but I do say they're not worthy of our opinion of them. . . . Well, I suppose you're going to try to marry her"—this with a vicious gleam which he felt safe in indulging openly before one so self-absorbed and so insensible to subtleties of manner.

"I think not," said Craig judicially. "She'd play the dickens with my politics. It's bad enough to have fights on every hand and all the time abroad. It'd be intolerable to have one at home—and I've got no time to train her to my uses and purposes."

Usually Craig's placid conviction that the universe existed for his special benefit, and that anything therein was his for the mere formality of claiming it, moved Arkwright to tolerant amusement at his lack of the senses of proportion and humor. Occasionally it moved him to reluctant admiration—this when some apparently absurd claim of his proved more or less valid. Just now, in the matter of Margaret Severence, this universal overlordship filled him with rage, the more furious that he realized he could no more shake Josh's conviction than he could make the Washington Monument topple over into the Potomac by saying, "Be thou removed." He might explain all the obvious reasons why Margaret would never deign to condescend to him; Josh would dismiss them with a laugh at Arkwright's folly.

He hid his rage as best he could, and said with some semblance of genial sarcasm: "So all you've got to do is to ask her and she's yours?"

Craig gave him a long sharp, searching look. "Old man," he said earnestly, "do you want her?"

"*I!*" exclaimed Arkwright angrily, but with shifting eyes and with upper lip twitching guiltily. Then, satirically: "Oh, no; I'd not dare aspire to any woman *you* had condescended to smile upon."

"If you do I'll get her for you," pursued Craig, his hand seeking Arkwright's arm to grip it.

Arkwright drew away, laughed outright. "You *are* a joke!" he cried, wholly cured of his temper by the preposterous offer. It would be absurd enough for any one to imagine he would need help in courting any woman he might fancy—he, one of the most eligible of American bachelors. It passed the uttermost bounds of the absurd, this notion that he would need help with a comparatively poor girl, many seasons out and eager to marry. And then, climax of climaxes, that Josh Craig could help him! "Yes, a joke," he repeated.

"Oh, no doubt I do seem so to you," replied Josh unruffled. "People are either awed or amused by what they're incapable of understanding. At this stage of my career I'm not surprised to find they're amused. But wait, my boy. Meanwhile, if you want that lady all you've got to do is to say the word. I'll get her for you."

"Thanks; no," said Arkwright. "I'm rather shy of matrimony. I don't hanker after the stupid joys of family life, as you do."

"That's because of your ruinous, rotten training," Craig assured him. "It has destroyed your power to appreciate the great fundamentals of life. If you only knew how shallow you are!"

"I've a competent valet," said Arkwright "And your idea of a wife seems to be a sort of sublimated valet—and nurse."

"I can conceive of no greater dignity than to take care of a real man," replied Craig. "However, the dignity of the service depends upon the dignity of the person to whom it is rendered—and upon the dignity of the person who renders it."

Arkwright examined Craig's face for signs that this was the biting sarcasm it would have seemed, coming from another. But Craig was apparently merely making one of his familiar bumptious speeches. The idea of a man of his humble origin proclaiming himself superior to an Arkwright of the Massachusetts Arkwrights!

"No, I'd not marry your Miss Severence," Craig continued. "I want a wife, not a social ornament. I want a woman, not a toilette. I want a home, not a fashionable hotel. I want love and sympathy and children. I want substance, not shadow; sanity, not silliness."

"And your socks darned and your shirts mended."

"That, of course." Josh accepted these amendments with perfect seriousness. "And Miss Severence isn't fit for the job. She has some brains—the woman kind of brains. She has a great deal of rudimentary character. If I had the time, and it were worth while, I could develop her into a real woman. But I haven't, and it wouldn't be worth while when there are so many real women, ready made, out where I come from. This girl would be just the wife for you, though. Just as she is, she'd help you mince about from parlor to parlor, and smirk and jabber and waste time. She's been educating herself for the job ever since she was born." He laid his hand in gracious, kindly fashion on his friend's shoulder. "Think it over. And if you want my help it's yours. I can show her what a fine fellow you are, what a good husband you'd make. For you are a fine person, old man; when you were born fashionable and rich it spoiled a ——"

"A superb pram-trundler," suggested Arkwright.

"Precisely. Be off now; I must work. Be off, and exhibit that wonderful suit and those spotless white spats where they'll be appreciated." And he dismissed the elegantly-dressed idler as a king might rid himself of a favorite who threatened to presume upon his master's good humor and outstay his welcome. But Arkwright didn't greatly mind. He was used to Josh's airs. Also, though he would not have confessed it to his inmost self, Josh's preposterous assumptions, by sheer force of frequent and energetic reiteration, had made upon him an impression of possible validity—not probable, but possible; and the possible was quite enough to stir deep down in Arkwright's soul the all but universal deference before power. It never occurred to him to suspect there might be design in Craig's sweeping assertions and assumptions of superiority, that he might be shrewdly calculating that, underneath the ridicule those obstreperous vanities would create, there would gradually form and steadily grow a conviction of solid truth, a conviction that Joshua Craig was indeed the personage he professed to be—mighty, inevitably prevailing, Napoleonic.

"Don't Go Yet!" He Cried. "We are Just Beginning to Get Acquainted. The Other Day I Misjudged You. I Thought You Insignificant, Not Worth While!"

This latent feeling of Arkwright's was, however, not strong enough to suppress his irritation when, a few days later, he went to the Severences for tea, and found Margaret and Josh alone in the garden, walking up and down, and engaged in a conversation that was obviously intimate and absorbing. When he appeared on the veranda Joshua greeted him with an eloquent smile of loving friendship.

"Ah, there you are now!" he cried. "Well, little ones, I'll leave you together. I've wasted as much time as I can spare to-day to frivolity."

"Yes, hurry back to work," said Arkwright. "The Ship of State's wobbling badly through your neglect."

Craig laughed, looking at Margaret. "Grant thinks that's a jest," said he. "Instead, it's the sober truth. I am engaged in keeping my Chief in order, and in preventing the President from skulking from the policies he has the shrewdness to advocate but lacks the nerve to put into action."

Margaret stood looking after him as he strode away.

"You mustn't mind his insane vanity," said Arkwright, vaguely uneasy at the expression of her hazel eyes, at once so dark, mysterious, melancholy, so light and frank and amused.

"I don't," said she in a tone that seemed to mean a great deal.

He, still more uneasy, went on: "A little more experience of the world and Josh'll come round all right—get a sense of proportion."

"But isn't it true?" asked Margaret somewhat absently.

"What?"

"Why, what he said as he was leaving. Before you came he'd been here quite a while, and most of the time he talked of himself ——"

Arkwright laughed, but Margaret only smiled, and that rather reluctantly.

"And he was telling how hard a time he was having; what with Stillwater's corruption and the President's timidity about really acting against rich people—something about criminal suits against what he calls the big thieves—I didn't understand it, or care much about it, but it gave me an impression of Mr. Craig's power."

"There is some truth in what he says," Arkwright admitted, with a reluctance of which his pride, and his heart as well, were ashamed. "He's become a bur, a thorn, in the Administration, and they're really afraid of him in a way—though, of course, they laugh at him as every one else does."

"Of course," said Margaret absently.

Arkwright watched her nervously. "You seem to be getting round to the state of mind," said he, "where you'll be in danger of marrying our friend Craig."

Margaret, her eyes carefully away from him, laughed softly—a disturbingly non-committal laugh.

"Of course, I'm only joking," continued Arkwright. "I know *you* couldn't marry *him*."

"Why not?"

"Because you don't think he's sincere."

Her silence made him feel that she thought this as weak as he did.

"Because you don't love him."

"No, I certainly don't love him," said Margaret.

"Because you don't even like him."

(Continued on Page 36)

The Autobiography of an Obscure Author

ILLUSTRATED BY F. R. GRUGER

MY PRINCIPAL stunt on the Daily News was to write about a column of editorials daily—usually covering five topics. The editorial copy must be turned in by half-past ten, as that page went to press before noon. At first I was haunted by a dread of running out of topics, so that half-past ten would come around with my stunt uncompleted, and I used to write two or three editorials the evening before.

But one good thing about newspaper work is its grueling drill in efficiency. One soon catches the step, and it was not long before I went to the office empty-handed, but with perfect confidence that my column would be written in two hours and a half.

The danger of running out of topics was happily minimized by a number of gentlemen then in the public eye. One of these benefactors was the late Charles T. Yerkes, who operated the street-car lines on the North and West Sides and, more or less, the city council. On a dull day one could always piece out by a wallop at Yerkes. Luckily, also, the paper was quite independent in politics, so I had both the Republican and Democratic machines to gird at — which was an obvious advantage. If Bad Citizens knew what a Heaven-sent boon they are to topic-hungry editorial writers they might put in a claim for some of the gratitude which is justly their due.

Some time later I became acquainted with Mr. Yerkes, and discovered that he sincerely believed himself to be, on the whole, a highly useful and rather admirable citizen, whom the newspapers blackguarded out of sheer malice. He had constructed in his own mind a mysterious, cold-blooded and diabolical newspaper plot to blackmail him, which was probably just as real to him as the cold-blooded and diabolical plot on his part to loot the city was to the newspapers that had built it up in their own minds. Of course, if he could have believed that he was the unmitigated rascal the newspapers alleged him to be, he would have retired to a monastery. We know from church chronicles that a consciousness of villainy is the first step to saintship.

The Eminent Lawyer, He Explained Calmly, was a Dirty Blackguard; His Speech was Nothing but a Lot of Personal Abuse

After the editorials were finished there was usually a bit of reporting to do—running over to a hotel to interview some notable, or looking up a case at the courthouse that promised a couple of stickfuls for the front page. After that I had a bite of luncheon, and from one o'clock to half-past two, when the five-o'clock edition went to press, I helped the city editor read local copy. After half-past two there were commonly some editorial chores—reading letters from subscribers, editing syndicate stuff, and the like. And after a few months I kept the dog-watch, from half-past two to half-past five, every other day.

From eight o'clock until the five-o'clock edition went down it was a mad scramble to keep pace with the inexorable presses. For an hour and a half after one o'clock the office resembled one of those breathless, slapstick farces that were once so popular. One who has not tried it can scarcely appreciate what it means in the way of nervous pressure to write a display head for which the copy-cutter is waiting in person, answer the telephone, make intelligent faces at a perspiring reporter in the doorway, and hear a four-eleven fire-alarm strike in on the gong overhead, all at once.

The city editor was stout and notably good-natured after half-past two. One day at 2:15 the telephone rang, and he tried to answer it simultaneously with performing

She Wished an Account of Her Wrongs, the Details of Which She Copiously Furnished, Published on the Front Page

two other pressing duties. The man on the wire could not, or would not, speak distinctly. The city editor told him so three times, with cumulative irritation. Then, as the unintelligible mumble came back, he bawled in unbearable affliction, "Go to h—ll!" and hung up the receiver. At a quarter of three his dream of peace was disturbed by the appearance at the door of his stockade of Mr. Stone, then editor-in-chief, with a meaning gleam in his eye.

"Who was answering this telephone about a quarter-past two?" the chief demanded.

The city editor was a man of quick intuitions. "At quarter-past two?" he said. "I don't know. I was in the composing-room then."

Nowadays they have so many men on the desk that nobody has ever to do more than two things at once, and the newspaper office is almost a rest-cure.

A good deal of this desperate rush was for the purpose of accomplishing something that was of no value whatever in itself, but which must be done because the other papers were doing it. One warm day an eminent citizen dropped dead, a little before one o'clock. The facts of the death were easily had; but we fairly broke our backs to get as many interviews as possible about deceased from other eminent citizens. Naturally, the interviews were laudatory to the last degree. We had almost a column more of them than the Evening Post, our nearest competitor. The city editor measured up the space in the two papers and was highly gratified because we were so much ahead. Contemplating the laudatory interviews in that expansive mood which follows the winning of a hard contest, he observed:

"If any one of these fellows had put in a word of truth about the deceased everybody would have dropped dead, because he was one of the biggest all-around liars and rakes that ever lived."

The paper then commonly consisted of six pages, and was not the highly-organized affair that it now is, with regular departments for sports, literature, society, finance, the drama, labor, politics and exchanges. Pretty nearly everybody took a turn first or last at pretty nearly everything. The educational effect upon the staff was good, but the fluid system made our judgment in some walks rather unstable. For example, whether we pronounced a play good or bad might depend wholly upon a circumstance so fortuitous as whether the man who reported horse races or the young lady who looked after society items was assigned to write it up.

A few exceptionally hopeful or careless publishers sent in novels to be reviewed. The managing editor did not invite them; but when they came his utilitarian genius found a place in the system for them. He used them for punitive purposes. Theoretically, every one got passes to the theatre twice a month, in consideration of which he wrote up the play. But if a reporter's conduct was unsatisfactory, instead of receiving passes to the play he was given a novel to review.

O'Brien did city hall. One day I met him on the stairs in a state of great dejection. "See what the old man has soaked me with," he said gloomily, exhibiting three fresh masterpieces of American fiction. "I'm going over to the Post in the morning," he continued, "and see if I can't get a decent job. It wasn't my fault that I got scooped yesterday. I wouldn't have got scooped if I hadn't been called off my own work and sent to that fire. I meant to take my girl to the show to-night, and now look what he does to me." He again exhibited the offending books. And when he was half-way down he called back, with desperate defiance, "Where can I sell these d——d things?"

Nevertheless, there was considerable literary aspiration thereabouts. I discovered that the city editor sometimes whiled away the tedium of the dog-watch by writing poetry. He said, frankly, that the dog-watch would drive a man to anything. Usually the staff cleared out after half-past two, except the dog-watch in the office and one dog-watching reporter at the city hall. There was little to do except sit around until half-past five and see if anything turned up sufficiently important to warrant an "extra." Those were comparatively primitive days in journalism. Extras were issued only when something happened. Usually nothing did happen. One sat in the empty loft, occasionally receiving stray callers who were unacquainted with newspaper habits, and thought four o'clock time enough to get an item in the five-o'clock edition.

One afternoon, I remember, when I was still new to the trade, two nice-appearing young ladies entered. One of them modestly admitted having an important contribution of society news. The manuscript which she handed me, about a thousand words in length, was evidently the work of two hands. It was a fulsome account of a wedding, with a catalogue of the charms and accomplishments of the bride illustrated by incidents of a decidedly intimate nature. I suspected it to be the work of a satirical rival, and told the young lady that its publication would probably be offensive to the bride.

"Oh, indeed, no!" she cried, in round-eyed surprise. "The idea! Why, here she is herself!"—indicating her companion, whose demure blushes confessed that she was, in fact, the paragon whose wit, beauty and underclothes the manuscript described.

Of course, they had read the same kind of rot in the newspapers about the weddings of opulent citizens' daughters, and the poor dears saw no harm in trying to break in. The society functions of the streets that were not quite the best often strove to break into print by way of the business office. Notice of the hatter's lady's *soirée* came in with the hatter's three-inch advertisement, and an advertising solicitor brought the notice up to the editorial Olympus with a hangdog look, for he knew if we printed it at all—which was doubtful—we would do so only in the most condescending manner. As for the big advertising patrons of the paper, no manœuvring was necessary to get their functions into print. As they lived on the best streets, their weddings and dinners were matters of public concern.

I had not been dog-watching very long when I was waited upon by a delegation of ladies, four or five in number. One of them was a wronged wife, as she alleged with tears, and she wished an account of her wrongs, the details of which she copiously furnished, published on the front page. The others had come to lend moral support to her petition. Like her, they judged that publication was the best means of recalling the erring husband and crushing the wicked partner of his fault.

I mention these matters because they are pretty common factors in newspaper experience, and in some measure account for the newspaper indecency—happily growing

less every year—in regard to exploiting intimate personal affairs in print. There is something really touching in the way so many uneducated people submit themselves to the Press, as though it were their Little Father. When the babbler is so willing to make an ass of himself, a high resolve is necessary to save one from letting him do it.

This exploitation of personal affairs sometimes came up in the discussions which now and then enlivened the dog-watch—when one or two of the evening-paper staff had to stay on, or, more often, when some of the morning-paper staff drifted in. The morning paper—styled successively the Morning News, the News-Record and the Record—shared our dingy loft. In a general way the morning paper and the evening paper had an exceedingly poor idea of each other. This mutual disesteem, however, did not preclude much personal regard among the members of the two staffs. The morning staff began to appear toward the close of the dog-watch, and as the day, which was really ended for us, had not really begun for them, there was opportunity for discursive talk. When the talk was about newspapers it was critical to the last degree. In fact, we were as ready to agree among ourselves that newspapers were pretty comprehensively rotten as we were to write denunciations of outsiders who said so.

Literature was a subject often discussed. Wilkinson, Carlton, Young and I—each still concealing from the others his destined quality of literary man—impartially debated whether newspaper work would be helpful or harmful to a novelist. That it was likely to spoil a man's style, we agreed; and we were doubtful whether its exclusive, utilitarian interest in the thing of the moment did not tend to upset that serene, detached devotion to the ideal in which work of permanent value was created. We imagined Tolstoy reporting a fire, or Turgenef doing city hall, and questioned whether that intent watchfulness for mere passing values might not dull their vision for the everlasting values.

Occasionally, a lean young Hoosier reporter on the morning paper took part, incidentally, in the argument; but it seemed not to interest him very much. He would rather watch a knot of newsboys shoot craps in the alley and make a little story for the editorial page of what they said. His name was George Ade. A young reporter on another paper, F. P. Dunne, was then in a purely journalistic spirit, incubating the Dooley sketches which were to make the greatest literary success of the day. John T. McCutcheon, whose success in his own field has been as great, was making little pictures for the morning paper. Each of them was simply doing the day's stunt as it came along. It is certainly discouraging to cerebral activity that the men who succeed most seem to have the fewest theories about it; or, if they have theories, the facts in their own cases disprove them.

Not that I contemn our arguments. The best argument is always upon a subject which, in the nature of the case, must be dropped exactly where it was taken up. The jolly talk was abundantly worth while. Out of it, somewhat later, grew the play which Wilkinson and I undertook in collaboration, and which was by all odds the most satisfactory literary enterprise that I was ever engaged in.

We approached it with a philosophic deliberation which covered as much of the dramatic field as we knew anything about. By a process of pure reason we gradually eliminated farce on the one hand and tragedy on the other. A standing proposition with us was that the managers were blockheads. Upon this initial point, as I discovered later, we were in entire accord with the best dramatists—which simply shows that starting from a common premise does not necessarily involve arriving at a common goal. Melodrama was the subject that gave us most trouble. The plays constructed jointly by David Belasco and Henry DeMille—Charity Ball, The Wife, Men and Women—then enjoyed a great vogue. We agreed that these plays must represent the manager's ideal, and that our play would have to be about as melodramatic as they were in order to get a hearing. As to the author's ideal there was no discussion. As a matter of course, it was Ibsen. Our problem, therefore, as we finally determined it, was to write a play that was really like Ibsen, but which looked so much like Belasco that the managers would be fooled into accepting it.

That sounds difficult, and no doubt we would have been discouraged but for our optimism as to the abounding stupidity of the managers. Even when we were pretty well along, Wilkinson, whose temperament was more sanguine than mine, seriously proposed that we discard Ibsen—who, after all, was growing comparatively trite and conventional—and do something in the newer symbolistic manner of Maeterlinck, putting in a steamboat explosion in the third act as a sop to the managers.

Naturally, our broad, philosophic method consumed much time and required no end of discussion. We were too apt to be interrupted in the editorial rooms. So we used to meet outside of afternoons and evenings. Occasionally, if it happened to be on pay-day, we met in a snug place of Teutonic origin, where one could get two *schoppen* of Rhine wine for a quarter. We knew the Rhine wine came from California, but the doggerel German texts painted on the walls lent it verisimilitude. If it happened to be in the middle of the week we went to a larger, less select retreat below stairs where two five-cent glasses of beer were sufficient excuse for occupying a moist table a couple of hours. At the end of the week, when virtue was an economic necessity, we met in the Y. M. C. A. rooms.

We did not always stick to our text, but often wandered to the most irrelevant subject. Often, when we did stick to our text, it was merely to exercise our humor upon it—for the charm was that it was a serious matter which we could laugh at as much as we pleased. When we had a plot provisionally outlined and a cast of characters we experienced the rare pleasure of exercising creative power. Some days when I was on the dog-watch Wilkinson came in aglow with a telling bit of dialogue that he had just thought of, or I hunted him up to describe a striking dramatic situation that had occurred to me.

Altogether, it was great fun—as wise persons tell us good work should be. And the crowning merit of the play was that it was never finished. At length, it contained many brilliant bits of dialogue and many telling dramatic situations. I doubt if there is a successful play on the stage which is richer in these essential elements. The trouble was that so many of the witty speeches and moving situations did not in the least forward the action of the piece. We saw that we should have to sacrifice most of them if we were ever to get to a dénouement. They were obviously too good to be sacrificed. We had not the heart to do it.

This difficulty was subtly complicated by the dual authorship. Wilkinson and I were the best of friends. There was absolutely no jealousy between us. But secretly I could see plainly enough that the only way to save the play was to cut out most of his good points. I would, however, have chucked the thing in the fire rather than say a thing which must sound so unkind. And Wilkinson would have sunk the play in the lake rather than point out to me the obvious fact that it could be made presentable only by cutting out my most cherished contributions to it.

In this delicate dilemma I thought of a softening expedient—which was just to send the play on to Mr. Frohman as it stood, with such a letter of explanation as would draw forth his opinion as to where the cutting should be done. Wilkinson embraced this proposal with enthusiasm, and from the same motive which actuated me. He wished the blow to come from some hand other than his own.

While we awaited the fateful answer from Mr. Frohman we sympathetically took pains to be more friendly to each other than ever. The answer came quite promptly. It was addressed to Wilkinson; but he brought it to the office unopened. He would not even take the advantage of knowing before I did. Our nerves were taut as he tore the big envelope and drew forth the play and a little typewritten slip, unaddressed and unsigned, which said, "Mr. Frohman will read no more plays until November."

We sat down and laughed. Then, although it was Saturday, we went over to the German place—to confess to each other what had been in our minds. The joke was worth the beat we could buy.

The play took up a good deal of spare time. Meanwhile, the editorial staff had left the loft and moved to the top story of a new building in the rear, fronting the alley. The paper now commonly comprised ten or twelve pages, instead of six or eight. The town was much astir, for the World's Fair was building.

The Fair was a good deal of a cross to the newspaper fraternity. It was a great civic enterprise which all patriots must boost. Unfortunately, its beginnings were little else than a long, melancholy squabble among conflicting, selfish interests, and the patriotic necessity of abstaining from taking a strong kick at the muddle was galling to the newspaper temper.

In the main I wrote what I pleased; yet the several subjects which were tabooed were often an affliction. I seldom received any directions as to what I should say. On those very infrequent occasions, writing to order was usually disagreeable—but not always. For example, the young lady who got up the reprint matter for the earlier editions once clipped an article from an illustrated London paper which we printed by some odd oversight. It was a traveler's report of Sweden, and it damned that country and all its people with a truly British comprehensiveness. As the proprietor of the paper, Mr. Lawson, was a Swede, I wrote an editorial apology for the article with a certain pleasure. The young lady who achieved the extraordinary feat of making the paper denounce its owner came in for a wigging, but that was all. The rule we dwelt under was eminently tolerant, humane and fair—rather in contrast, I regret to say, to the rule in some newspaper offices.

Even young H—— was only kicked out. He, too, had literary aspirations in both prose and verse. Poe was his model. He was slight and dark, with wavy, black hair, and looked very much as a poet should. He reported for us the mysterious disappearance of a young lady, which was one of the newspaper sensations of its little day. It ran nearly a week, with all kinds of startling clews and complications. One afternoon, a bulky person in the uniform of an inspector of police and in evident ill-humor appeared at the office and was closeted with the managing editor. He explained that two of his best detectives had been occupied with the mystery of the girl for four days, and had finally discovered her—at the flat of a friend on the South Side, with H——, both joyously engaged in concocting clews for the next day's developments. Yet H—— was merely kicked out, not drawn and quartered.

Contrary to a general belief among outsiders, untrustworthiness is an intolerable quality in a reporter, involving the office in no end of trouble. In the nature of things, there are bound to be enough mistakes in the paper without anybody deliberately putting them in. One day we had a splendid story describing how a locally celebrated slugger and bully had insulted a small superannuated watchman with a stiff leg, who, thereupon, thrashed him until he had to be taken to a hospital for extensive repairs. I commented upon this editorially, explaining how all bullies are arrant cowards at heart and will quail like dogs before the eye of courage.

(Continued on Page 33)

His Purpose was to Demonstrate the Falsity of Our Assertion That He was Physically Incapacitated by Knocking the Blocks Off the Entire Editorial Staff

Running Over to a Hotel to Interview Some Notable

THE SATURDAY EVENING POST

REG. U. S. PAT. OFF.

FOUNDED A. D. 1728

PUBLISHED EVERY SATURDAY BY

THE CURTIS PUBLISHING COMPANY

421 TO 427 ARCH STREET

GEORGE HORACE LORIMER, EDITOR

By Subscription $1.50 the Year. Five Cents the Copy of All Newsdealers.
To Canada.—By Subscription $2.25 the Year. Single copies, five cents.
Foreign Subscriptions: For Countries in the Postal Union, Single Subscriptions $3.75. Remittances to be Made by International Postal Money Order.

PHILADELPHIA, OCTOBER 24, 1908

One Kind of Fruitful Publicity

MR. ARCHBOLD himself, we believe, declared that the Standard Oil Company's policy of secrecy had been a mistake. Full and frank publicity, he thought, would result in more sympathetic relations between the company and the public. He does not, apparently, quite welcome Mr. Hearst's brilliant efforts to bring the new policy of publicity into perfect effect; yet Mr. Hearst's unsolicited contribution does show that Mr. Archbold's judgment upon the general proposition was sound. No fair-minded person can read the purloined letters without a sympathetic sense of the benevolent attitude in which the company stood to the politicians. Having secured some quantity of political power they went trustfully running to No. 26 Broadway with it like nice little boys who, having found a red apple, carry it dutifully to teacher. The poor boy with only a crab-apple to give seems to have been received as kindly as the bearer of a senatorial melon, and to have been benignantly rewarded with a meal ticket or some cast-off clothes. One gets the impression of sundry Weary Willies, of various powers and abilities, flocking to the common kitchen in glad certainty of getting something, from roast turkey to a ham sandwich—rather hopeful, no doubt, of a feast, but humbly willing to accept broken victuals or plain cracker and cheese; anything at all, indeed, that the kind company might see fit to give them.

There is something touching in this illustration of mendicant politics, hat in hand, before kindly predatory wealth.

Setting the Clock Ahead

TAKE the comparatively simple affair of setting your clock ahead an hour. One might suppose that anybody who wished to do that would just do it, and have it over with. But, as a matter of fact, no one can really set his clock ahead unless everybody does.

A great many people in England wish to go to work an hour earlier in summertime and quit an hour earlier, in order to enjoy that much more daylight. It could make no difference to their employers, for they would work the same number of hours. Why, therefore, don't they just get up at six o'clock instead of seven and thus easily accomplish their desire?

It looks simple—yet it appears they can't do it that way. Some mills wouldn't agree. It would be six o'clock in one place and seven o'clock in another. Intolerable confusion would result. Hence the "Daylight Bill," which the House of Commons has seriously considered; and which provides that, during certain months, it shall be seven o'clock everywhere instead of six. Thus, by solemn act of Parliament, representing the whole social body, an Englishman may set his clock ahead and gain his hour of daylight.

The "Daylight Bill" is a rather old story now, but it naturally comes to mind in looking over various campaign utterances regarding the trusts. To put bad trust magnates in jail is a vain hope, says, in substance, a dispatch professing to give the views of Attorney-General Bonaparte. The recent Administration statement of prosecutions under the Interstate Commerce Act in Roosevelt's term shows one hundred and fifty-seven indictments and forty-eight convictions, with fines aggregating a million dollars. Nobody has, so far, really been punished for rebating. Jail seems indeed a vain hope. That injurious practices by big corporations can be stopped by the criminal law looks doubtful, especially after the fate of the Standard Oil fines.

Nobody seriously questions that trusts possess great power to harm. People will not be content to lie exposed to that power. The only agency through which they can protect themselves is the same one that the Englishman appeals to, to get his clock set ahead—the general Government, the collective agent of the whole social body. Neither party has yet presented an acceptable program for society's protective intervention in trust affairs. But when the campaign is over this question of Government supervision of big interstate concerns is going to come up.

Hunger as a Campaign Issue

TO WOMEN especially the end of the campaign will be welcomed. The papers will have room then for more news of merely human interest. That the average woman will skip a Presidential message to read a fashion note has often been remarked. Possibly, however, that does not prove the unfitness of the average woman for politics, but only the unfitness of average politics for women.

For example, an investigation made by direction of the Chicago Board of Education, shows that at least five thousand pupils in the public schools of that city are habitually hungry, and ten thousand more do not get adequate nourishment. There is sufficient information to warrant the investigators in concluding that "girls stand hunger better than boys," and "many wage-earning mothers, having small children to support, receive an income less than eighty cents a day." Reports of the same tenor from New York are more or less familiar.

This great and melancholy problem of desperate poverty in a land of plenty is rather too unpractical and altruistic for male politics—which prefers to concern itself, at times, with such eminently intelligent subjects as whether Mr. Stevenson was a "copperhead" forty-odd years ago, and the drain upon national resources involved in Mr. Taft's trip around the world.

In a city run by women we do not believe there would be, very long after the fact was published, five thousand hungry school children—not unless the offensive armory of hatpins gave out. Male politics, of course, will demonstrate that you can't really do anything about mere personal hunger; which is mainly the reason why women take so little interest in it.

Handing it to Mr. Debs

CANDIDATE Debs has been having all the trouble that he confidently expected at the hands of what he calls the Capitalist press—although, as a matter of fact, about two-thirds of it spends most of its waking hours in an eager and rather vain search for the Capital.

The Capitalist press has discovered, concerning Socialism, that its candidate is traveling about the country "in regal splendor"—to wit, in a Pullman car—"surrounded by chefs, valets, secretaries and a brass band." He is waited upon like a duke, in the opinion of one editor, whose personal experience of the manner in which dukes are waited upon may, however, be slight. In a Western city, the other day, we learn—to the extent of nearly a column—he "slept in his magnificent palace-car, guarded by flunkies," while humble admirers shivered in the dark without!

But beyond these important facts the Capitalist press hasn't, in the main, been able to discover anything worth mentioning. One might infer that Mr. Debs was running for President merely to advertise his dear old friend the Pullman Company, which was once the indirect means of providing him with board and lodging, at public expense, for some months.

People who like information and who, consequently, read the weekly and monthly press, know that a sleeping-car does not comprise all there is to be said about Socialism, which, on the contrary, has performed and is still performing work of great value in the politics of the world.

A Silk Hat Sinking-Fund

"THERE will be no important change in the style of men's clothes this winter," says a writer who appears to have access to the mysterious sources of knowledge on that subject. "Everything tending to the picturesque or striking will be as strictly tabooed as heretofore. There seems little possibility that the ugly silk hat will ever be deposed," he adds dismally, and upon one point only gives this little ray of hope:

"A man who is careful in other directions may permit himself tan shoes."

Year after year this same discouraging report goes out. No silks and velvets, plumes and shoe buckles as in the brave day when life was really rich, colorful, variegated, and imagination held sway; just a sad, black coat, a sadder black hat and a pair of plain white gloves, slightly smelling of gasoline from the last cleaning. Thus the world stays dull and art languishes.

Now, the male, as everybody knows, is naturally the gay, becolored creature. The nature of man has not changed. He would like to wear his wife's hats as much as in Sir Walter Raleigh's time; but he has become, by force of circumstance, an economic creature.

This whole, great question of the dun monotony of men's dress is bound up with the inevitable conservatism of capital. Five million men in the United States alone have twenty million dollars invested in silk hats, and three hundred millions in evening clothes. It represents, so to speak, their society plant. The life of the plant is estimated by careful authorities to be about six years. Hence, a radical change in men's styles in any year would involve a dead loss of three hundred millions—something of which no sane economic creature would think.

There are said to be, in the great centres of wealth and waste, upward of a hundred men who buy a new evening suit every winter, and a score or more who ruthlessly discard a silk hat at the end of twelve months no matter how shiny it is. But they, of course, are too few to act alone.

We see only one chance of bringing man into his dyed, plumed, beruffled own. That is, a State-aided Silk Hat Sinking-Fund to cover the enormous loss involved in abandoning the old plant.

The Novel as an Educator

A REPORT that people are reading fewer novels and more books of travel and history comes from Boston. It is not yet confirmed at Indianapolis, so far as we can learn, so there may be room for argument as to its significance; but we doubt exceedingly that it portends any decline in the great modern literary form, as one critic rashly concludes.

We rather think, indeed, it points in the opposite direction and means simply that New England novelists are now laying in their regular fall stock of material for the next season's output. They are probably busily looking up the scenes, times and personages which they will presently present to their readers on glowing and instructive pages

The educational value of the modern novel is often misunderstood and underestimated. It is hardly too much to say that the novel has been the greatest single force making for research and cultivation in our day. Thousands of young ladies and almost as many gentlemen have been led to study remote times and places in order to get material for their works of fiction. An acute observer recently declared that one could scarcely discover a town in the United States that did not contain a man or woman who was able to speak with considerable authority upon some period of Mediæval or Colonial history—having, in fact, written a historical novel about it.

Persons closely in touch with current fiction say, too, that the standard of scholarship in novelists is steadily rising. The palmy days of a decade ago, when a man could get a whole William and Mary novel out of the encyclopædia in a few hours, have gone, never to return. Nowadays he must, at least, read Macaulay. This is partly because the critics have been fairly compelled to read Macaulay themselves—which shows how the cultural effect of the novel spreads.

There is much academic discussion as to whether our colleges are as efficient as those of Germany. But we don't care much about that. If the gentle passion for writing long-range novels persists, we believe the United States is bound to become the most learned country in the world.

Backbone for Bank Examinations

COMPTROLLER MURRAY is doing a good work for the national bank system.

No possible method of examination, it is true, will prevent crime. Should an officer make up his mind to rob the bank he must be very dull indeed if, with his superior opportunities, he cannot beat the examiner to the till. But an officer almost never does make up his mind to rob the bank. Failure due to deliberate criminal intention seldom, if ever, occurs. Almost equally rare is the failure which is due merely to bad judgment. When a bank fails it is usually because the officers have let themselves be seduced, by degrees and over a long time, into using the concern for some purpose apart from its legitimate field, such as carrying a speculative venture or financing a political machine—hoping, of course, that it will finally turn out all right.

Diligence in discovering the deflection in its earlier stages and exceeding firmness in stopping it are what is expected of the examiners. Rather, too often they have let themselves be imposed upon by the "front" of a big bank, instead of properly opposing it with the far greater "front" of the comptroller's office. Somewhat too often a view that the examiner is only a sort of licensed interloper, representing an interest inferior to that of the officers, has obtained.

Bank examination, on the whole, is good and useful; but Mr. Murray is right in proposing to strengthen its backbone.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

A Willing Mixer

ONCE upon a time—and this is no fairy tale, at that—there was a stern and rockbound person on the bench in New York yclept—nor is it a historical romance—so have patience—yclept Recorder Smyth. Likewise, there was at the bar in New York a tall and gangling lawyer who wrote his name thus: Lewis Stuyvesant Chanler, which showed him to be hooked up to some of our best families; some of our very best, in fact, although it has always been a cause for wonderment that the particular parent who selected this collection of cognomens did not slide an Astor in there, too, it belonging legitimately to the outfit, and there being no doubt but that Lewis Stuyvesant Astor Chanler would have been much flossier.

However, the combination aforesaid and above described existed: Judge on the bench called Recorder Smyth and lawyer at the bar known as Lewis Stuyvesant Chanler. Come to think of it, it doesn't seem just proper to call it a combination. It was hardly that. Nor was it an association. It was more or less like a conflagration or an explosion. Anyhow, it is the plot of this story: judge—Smyth—lawyer—Chanler—just like that.

Well, this is the prologue. Having selected his ancestors judiciously, Lewis Stuyvesant Chanler plunged into law, not with the hope of any pecuniary reward, but because he wanted something to do. He was attracted by criminal law. He went into that branch of practice with zest, not to say zeal. In both the Doctor Meyer and the Doctor Buchanan poisoning cases he was for the defense. Inasmuch as he had taken a course of international law and jurisprudence at Cambridge—England, not Massachusetts—and had been the first American to be elected President of the Cambridge University Union, he had some law concealed about him, and he erupted it in the courts. Being intense and earnest there was scarcely a moment when he was in the courts that he was not on the mat with the learned judges over the correct construction of some phase, section, or book of the law. He clashed. The judges clashed. Judges are better clashers than lawyers. They have an advantage of age, weight and experience; likewise, those unreasonable restrictions that are known as contempt of court, which forbid any lawyer from telling the judge exactly what he is, but, of course, cannot prevent him from thinking it. Zealous, real zealy zealous, young Mr. Chanler soon had a record of having had more judges across his prostrate form than any other lawyer of his age or habitat.

Smiting the Sensitive Spirit

HE WOULD as soon defend a prisoner who had no funds as one who had all the funds there are. In fact, he preferred to. He was intense and enthusiastic and he cut in with theories, ideas, suggestions and constructions that, at times, caused the judges to blink rapidly and then to lean across the bench and say cold, hard things to the young barrister—things calculated to smite a sensitive spirit, to say nothing of putting felt boots on a lovely zeal.

But, to the story! One day Chanler was before Recorder Smyth, trying a case. Recorder Smyth was sixty-six-and-two-thirds parts grim and thirty-three-and-one-third parts gruff, out of a possible hundred for the two. Likewise, he carried a fine side-line of cynicism concerning young lawyers, in addition to his regular stock of wet blankets for them. Chanler was impetuously for his client.

Smyth imputed not a single, solitary impute. He was gelid and hard and monolithic. Chanler made a protest, questioned a ruling, did something that judges dislike to have done to them.

Whereupon, Recorder Smyth unlimbered his largest gun, the one that threw irony, satire, sarcasm and ridicule, and went into calm and dignified action. The slaughter was terrific. Young Chanler was shot all to pieces. They carried him off the field, and when the cruel missiles of the Recorder had been picked out of him Chanler temporarily quit the law and took a long, running jump to Ireland, where he landed in the middle of the Home-Rule movement, taking the Parnell view of it. He stayed in Ireland for four years, making speeches all over the place and for two years being a director of the Irish Independent, the League organ.

Then he came back home, and, the mad having worn off, resumed the practice of law in New York, where he still continued to defend poor persons without hope of pay, and built up a big practice besides. Before he went to Ireland he had done a little dabbling in politics up in Dutchess County, New York, where he lives in the village of Red Hook, and when he came back he dabbled some more. Just to make things lively he ran for Supervisor in 1903, as a Democrat, and was elected in a district normally Republican.

Lewis Stuyvesant Astor Chanler Would Have Been Much Flossier

Meantime, word began to get around the State that here was a young fellow, straight, clean, able, although rich, who would bear watching. Chanler was as enthusiastic in politics as he used to be in the law. He rustled around Dutchess County until all the farmers swore by him, and when it came time to nominate a Lieutenant-Governor on the Independence League and Democratic tickets, in 1906, they nominated Chanler. Although Hughes, the Republican candidate for Governor, was elected, Chanler won out as Lieutenant-Governor by about forty-five hundred votes. Whereupon, he was entitled to preside over the Senate of New York, to have no vote except in case of a tie, and to be the legal heir apparent for the Governorship, in case of a vacancy.

Presiding officers in Senates rarely have a chance to come across with a vote, for ties are abhorred in all well-regulated legislative bodies. Chanler did have one historic chance, however, and he took it in a manner that made him really the strongest man the Democrats could nominate. Governor Hughes' anti-race-track gambling bill had reached such a legislative predicament that there was a tie vote in the New York Senate on keeping it alive or killing it, to use plain terms instead of parliamentary circumlocution; and Chanler, as president of the Senate, cast the vote that kept it alive and enabled Governor Hughes to force it through.

A Runaway Race

HE HAD a little ambition to be nominated for Vice-President and was one of the one hundred and fourteen candidates at Denver this summer. There wasn't much to that, as events showed, not much more than a mention, from day to day, in the list. Still, that kept him in the limelight, and he had a runaway race of it when the Democrats came to name a State ticket this fall.

Chanler is a tall, broad-shouldered, husky citizen, light-haired and blue-eyed, and is willing to mix it at any time when he thinks there is a question of principle involved. He is an affable, earnest, square-toed and clever young fellow, not spoiled by his money and a first-class mixer among the men who have the votes. He is popular at Albany. His father was a Representative in Congress and a sachem of Tammany Hall in the old days. His mother was a daughter of Sam Ward, and a granddaughter of William B. Astor.

He still has his enthusiasms and is not averse to roughing it for them, albeit it is not likely he clashes with so many judges as he used to in the younger days. He is always willing to defend a poor man whom he thinks is unjustly accused, whether there is a fee in it or not. He is a good campaigner, makes an excellent speech and is in politics because he likes it.

It is not often a man of sense, character and standing, complicated with a large private fortune, goes into politics. Nor is it often that one gets so far. But, you see, Chanler has the saving grace, from the political viewpoint. He has large means. Correct. He lets go of them when he sees the need. Correct, again. Q. E. D.!

The Pad or the Pretty Girl

THE late Nelson Dingley, father of the present tariff, was quite devoid of a sense of humor and a most serious-minded man.

He was sitting in his hotel one night in Washington, writing a speech on a tablet which he held on his knee. Tom Reed came along. Reed always joked Dingley.

"Dingley," said Reed, "I believe you would rather hold that pad on your knee than a pretty girl."

Dingley looked up in a puzzled sort of way. Finally he said: "Yes, Reed, now that you call my attention to it, I think I would."

The Second Mrs. Bidwell

OLD Jim Bidwell, pioneer of California, married a squaw. After forty years the squaw died and Jim went back East, married a school-teacher in the home town and brought her back.

The Bidwells hadn't been home long when the kind and loving ladies of the place called around.

"Of course," they said, with many smirks and side glances—"Of course, Mrs. Bidwell, you understand, or maybe you don't know, that your husband's first wife was an Indian—that he married a squaw."

"Yes," replied the second Mrs. Bidwell sweetly, "I have been told so, and judging from the white women I have seen here I don't blame him."

And that was about all.

The Penalty for Repeating

"NOW politics," said Private John Allen, reminiscently, "is a mighty uncertain and precarious business. You never can tell where you are going to come out.

"There was a fellow once, down in my State of Mississippi, who had ambitions. He wanted to go to Congress, but he couldn't get the Democratic nomination. So he decided to turn Republican and run on the Republican ticket. He ran."

The Private stopped and puffed at his cigar. "Well," said everybody, "what happened?"

"Why, he got two votes and was arrested for repeating."

The Hall of Fame

¶ Roger C. Sullivan, the Chicago politician, is a gas magnate by profession.

¶ Samuel Hopkins Adams writes his stories in a cottage on Owasco Lake, near Auburn, New York.

¶ Theodore Kremer, who writes howling melodramas while you wait, is a mild and pompadoured person.

¶ Leigh Hunt, who owns mines in Korea and estates in Africa, lives part of the time in Virginia, near Washington.

¶ Gus. J. Karger, who is Candidate Taft's personal press-representative, and one of the brightest of Washington correspondents at other times, had an ambition, long ago, to be a Cincinnati policeman.

¶ Comparison of the two Birds in public life, Bird S. McGuire, the Representative from Oklahoma, and Bird S. Coler, the Brooklyn Borough president, shows they are different kinds of birds. McGuire is Bird Segle and Coler is Bird Sim.

¶ Colonel J. Ham Lewis, of Chicago, is trying to find a way to keep his whiskers pink. They are grizzling a little and he deprecates this insidious march of Nature. There are plenty of grizzled-whiskered orators, but only one pink-whiskered one, and the Colonel desires to preserve his trade-mark.

The man with foot troubles

cannot do good work with his hands or with his brain. To think right—to work right—you must be foot free.

THE "STETSON LAST"

was modeled for the man who would banish foot distress. For ten years it has steadily become more popular. It is comfortable, attractive, and will fit perfectly nine out of ten normal feet.

If the shoe you've been wearing hasn't fitted; hasn't looked as well as the best looking shoe you've seen; hasn't given you a dollar's worth of wear for every dollar spent—you'll be ready to buy the "STETSON" when you see it. The picture shows how the shoe looks.

THE STETSON SHOE

College-Bred Farmers

They Tell How They Made the Old Farm Pay

Landscapes as a Start

AFTER leaving college I was compelled, by reason of ill health, to go to California.

Although a stranger in a strange land, with no knowledge of local conditions and without capital, I ventured a start in the profession of landscape gardening and was successful from the beginning, this in spite of the fact that I was unfamiliar with the soil, vegetation or local climate. I attribute my success under these difficult conditions wholly to training, at the agricultural college, in horticulture, entomology and soils. There has been scarcely a day in which I have not made use of some bit of information or of some method gained in the course at the university. One of the things that a training of this kind does for a man is to make him able to cope with conditions different from those which obtained on his father's farm. I started a nursery and propagated plants which I use, and employ from six to a dozen men continually. —M. H. Bille.

Dollars Picked From Bushes

I FINISHED the agricultural college course in March, 1898, but did not spend the following season on the home farm, to which I returned in 1899, and began to keep a record of farm sales, which I have continued to the present time. Here are the total sales for each year:

Total sales for year 1899	$ 3,324.11
Total sales for year 1900	4,587 44
Total sales for year 1901	4,593 18
Total sales for year 1902	6 282 35
Total sales for year 1903	6,996 19
Total sales for year 1904	9 779 21
Total sales for year 1905	8,109 54
Total sales for year 1906	11,330 61
Total sales for year 1907	10,000.00

Approximated

It should be explained that in 1900 an addition was made to the farm of one hundred and twenty acres, of which only about forty acres was improved land. In 1903 another addition of fifty acres was made, about ten acres of which was improved. In the above table I have approximated, but quite closely, I think, the sales for the past year. The size of the farm is at the present time 260 acres, of which 160 are improved land and the balance woodland. The increase in the yearly amount of sales is due to three causes: the increase in size of the farm, added improvements and better methods of cultivation. Of these factors, better methods is by far the greatest. The farm is at the present time adding from three thousand to six thousand dollars annually to its net assets.

As a definite illustration of what has been accomplished on a small plot of the farm I give below the approximate record of a plot of two and one-half acres planted in the spring of 1901 with blackberries:

Sales from plot in 1902	$ 200.00
Sales from plot in 1903	1,900.00
Sales from plot in 1904	2,268.00
Sales from plot in 1905	1,266.00
Sales from plot in 1906	1,366.00
Sales from plot in 1907	800.00
Total sales during six years	$7,800.00

The expense-account for this plot for cultivation, plants, picking, packages and marketing will approximate twenty-eight hundred dollars, leaving a net profit of about five thousand dollars for the seven years that the ground has been occupied with the crop Of course the plot is becoming less productive with age and will soon have to be renewed.

The most important problems we have to meet are soil management and fertility, labor and marketing. It was the first problem that led me to take the agricultural course, and the instruction I received, after Professors Henry King and Babcock cleared up many perplexing questions in this line, has been of untold value in my farm operations. The conservation of soil-moisture alone at a critical moment frequently has made up the difference between a season of disaster and loss and one of handsome profits. I am sure that did the average farmer realize what an enormous loss of needed moisture is taking place in fields at certain critical times, losses which might be saved by pushing the cultivator a little harder and cutting out a trip to town one day, he would not consider himself a slave or even a sinner.

As this farm is located five miles from town the getting of necessary help to harvest a large crop of berries has always been quite a problem which we have to solve by various expedients. Formerly we were dependent on local help, assembled at the farm for days' work. Some young women who have the use of a horse at their disposal came in this way each morning, and others who lived quite near walked to the farm, while to get others we had to send out a team each day. At present there are so many neighboring farmers engaged in the fruit business that local help is not to be had in sufficient quantity, and we have been obliged to resort to other means; having established a summer-hotel building, provided for numerous cookstoves and beds, in which girls may lodge and board themselves for the fruit harvest. We have accommodations for sixty women in this way in the summer, and each summer have a jolly crowd of women and girls with us, many of whom are students out for a vacation in the country, to recuperate for another year's work in the schoolroom by physical exercise in the open air—in addition to which they are able to earn very acceptable wages.

For extra male help during the fruit season we have also been able to get students from the high school and also from the University of Wisconsin. We find that "man is ever a social animal," and it is much easier to get help when in need of a crew than it is if you employ only a single hand. The problem of marketing has given us great anxiety in the past, inasmuch as there was formerly no organized attempt toward systematic distribution of the product of two or three hundred fruit-growers at this point; and as this product frequently amounts to one hundred carloads of berries in a single season, and sometimes ten or twelve carloads in a single day, lack of systematic distribution led to the smashing of one market after another until it was something of a lottery as to where to place one's consignment of fruit on any given day.

This difficulty has been solved through the efforts of a cooperative marketing association which has been in successful operation during the past two years, and has given such universal satisfaction as to place it among the stable business institutions of this community.

—W. H. Hanchett.

Soil Mixed With Brains

I ENTERED the department of agriculture at the University of Illinois with a purpose of gaining an understanding of the principles underlying the science of agriculture, rather than with the purpose of adding to my earning ability. In short, my goal was not that of "dollars and cents."

In his address at the centennial of the Michigan Agricultural College, President Roosevelt said: "Nothing in the way of scientific work can take the place of business management of the farm." This I believe thoroughly. With President Roosevelt I also hold that any one of our agricultural colleges equips a young man more thoroughly to understand the relationship between the mere theory of learning and the facts of actual life. My own course in the agricultural college gave me a working knowledge of the principles covering the productivity of the soil, the growing of crops, the feeding and management of livestock—the practice of which I had little or no conception before going to the university. Beyond all question, one of the greatest practical benefits of my scientific training was that of keenly stimulating my interest in my work.

However, I have found that the knowledge acquired in an agricultural school pays in a financial way. For instance, the first year I expended two dollars an acre for phosphate rock and applied it to my cornfield. The increase of yield, sold at an average market price of thirty-five cents a

This picture of the sole shows

ample spread, but pictures can't tell the full story of the shoe's appearance and comfort. This can only be done by seeing the shoe and trying it on.

THE "STETSON LAST"

is but one of a full line of Fall and Winter Stetsons made in many styles and all leathers, carried by your local shoe man who displays the

Red Diamond Sign.

Look the line up today.

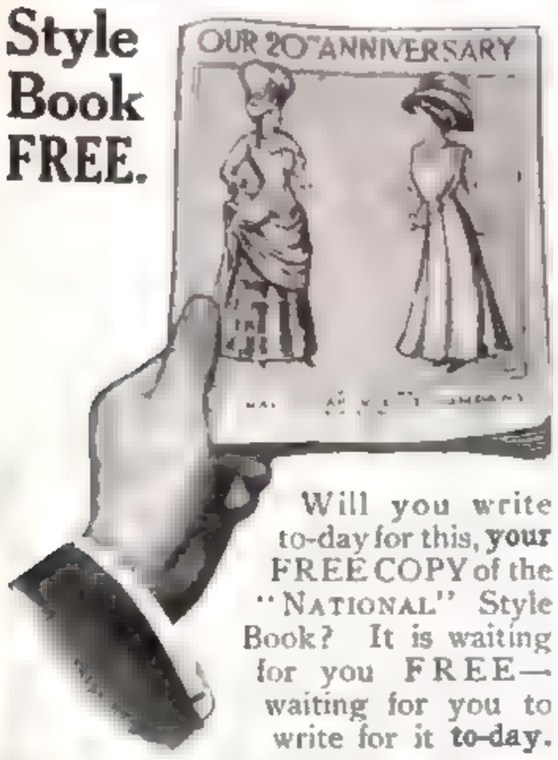
Write for our new book, "The Right to Know." Every man should have a copy. It turns the X-ray on shoe-making. It tells why some shoes are better than others. It tells why they cost more to make, look better and wear longer. It illustrates twelve attractive Stetson models that sell for $5.50 to $9.00 the pair.

We will send it to you free.

The STETSON SHOE CO.
Dept. C
So. Weymouth, Mass.

New York Shop
7 Cortlandt Street

Send For Your Copy of the "NATIONAL" Style Book FREE.



Will you write to-day for this, **your** FREE COPY of the "NATIONAL" Style Book? It is waiting for you FREE—waiting for you to write for it **to-day.**

Styles Are Greatly Changed.

The "NATIONAL" Style Book tells all about every new [illegible] "NATIONAL" [illegible] Ready Made Garments offered at "NATIONAL" prices.

"NATIONAL" Ready-Made Garments Winter Style Book FREE.

In addition to the 69 Man Tailored "NATIONAL" Suits and Skirts a Made [illegible] Winter Style Book shows the following Ready Made Goods:

Costumes	Skirts	Plumes	Hats
Rain Coats	Sweaters	Corsets	Petticoats
Kimonos	Waists	Furs	Hosiery
Coats	Misses', Infants' and Children's Wear		

The "NATIONAL" Policy.

Every "NATIONAL" Garment has the "NATIONAL GUARANTEE TAG" attached—a signed guarantee to refund your money if you are not satisfied

We prepay all express charges on "NATIONAL" garments to any part of the United States

Now, [illegible] you lose this Ad. Write For Your FREE copy of the "NATIONAL" Style Book. Write for it NOW—not to-morrow or next week, but TO-DAY.

National Cloak & Suit Co.,

214 West 24th Street, New York City.
Largest Ladies' Outfitting Establishment in the World.
Mail Orders Only. No Agents or Branches.

53rd SEASON

Albrecht Furs

Northern-Caught—"from [illegible]"

Leaders of fashion everywhere wear the [illegible] in the world. Raw Furs [illegible] Trappers. Worth [illegible] as represented.

Illustration Shows Albrecht 1908 Model 70 P and Animal Muff to Match.

One of our handsomest [illegible] is latest [illegible] Lowest [illegible]

British Columbia Mink $67.50 muff $75.50 Japan ine Mink $29.60 muff $25.70 Blended Sable Squirrel $19.80 muff $23.40 Blended River Mink, $13.50 muff $12.60

Send [illegible] of [illegible] Specialties [illegible] money refunded

68 Page Catalog No. 25
Most Complete Fur Fashion Book Ever Published

Sent [illegible] Shows 150 latest styles in Garments, Skins, [illegible] Neckwear and [illegible] Furs. [illegible]

E. ALBRECHT & SON
6th and Minnesota Sts. Station P
Saint Paul, Minnesota

25 Famous Bible Paintings

for 25c., stamps or silver, printed in full color exact reproductions of the Tissot's original paintings.
AMERICAN TISSOT SOCIETY, Dept. W, 27 E. 22nd St., N. Y.

Stamp Album with 538 Genuine Stamps, including Rhodesia, Congo (tiger), China (dragon), Tasmania (landscape), Jamaica, waterfalls), etc., only 10c. Agts wanted 50 per cent. Big bargain list, coupons and a set of rare Stamps worth 10c. All Free! We Buy Stamps. C. E. Rossman Co., Dept. S-1, St. Louis, Mo.

bushel, more than paid for the fertilizer, left still sufficient phosphorus in the soil from the application to produce three succeeding average crops, and then left the field richer in phosphorus than before the experiment began. In the three years of feeding livestock since I left college I have fed and marketed thirty-four carloads: six of cattle, six of hogs and twenty-two of sheep. With these shipments I have "sprung" the market four times: twice five cents, once ten cents and once fifteen cents, and received the extreme top price in their class for ten other carloads of stock shipped last year. Not only did every load sell for the extreme top price in its class, but six out of the eight shipments sold for the highest price in their class for *the year* up to the time they were marketed, and the twelve loads of cattle, hogs and sheep on hand at the present time are in better condition than were those of a year ago at this time.

I could not have made this record, I am sure, without the knowledge gained at the agricultural college. —J. ORTON FINLEY.

One Year After College

I HAVE had but one year on the farm since leaving the agricultural college. However, I think that the accounts are already square, and that my scientific training at the agricultural college has already paid for itself.

First, take the matter of corn: by knowing how to select my seed properly and cultivate my land I succeeded in increasing the yield from twenty to forty bushels an acre. The season was a very backward one and many of my neighbors were forced to replant their corn fields. The superior seed which my training had enabled me to select undoubtedly accounted for the strong germination and the fact that I had a vigorous stand while my neighbors had a very poor one. Again, my corn brought fifty cents a bushel (or ten dollars an acre) more than that of my neighbors'; as I planted sixty-five acres the advantage was $650 to the credit of a scientific education. This alone paid fairly well for the investment I had made for the three years at the college.

Again, I obtained five bushels of wheat more to the acre than the fields of my neighbors produced. This was almost entirely due to the treatment of the seed-bed in accordance with scientific principles which I had learned at the college. I was obliged to use the same seed that my neighbors used, but the fact that I thoroughly harrowed the field produced a mulch which enabled the wheat to withstand the drought. For my wheat I received ninety cents a bushel, which brought me $4.50 more to the acre than my neighbors received for their wheat. On fifty acres this amounted to $225.

In oats I was clearly successful, getting a yield of thirty-seven and a half bushels more to the acre than the highest yield of any one in that county. This advance I attribute to the fact that I selected Kherson as the variety of oats best adapted to that locality, and to the fact that the soil was scientifically prepared. On my oats at forty cents a bushel I realized an advance over the yield of neighboring fields of $3.20 an acre. In short, the total of the whole year's operations was $949.80 over and above the results obtained by neighbors, and therefore fairly to be credited to the better methods which I was enabled to use because of my training in the agricultural college.

It is only fair to remember that I had had no opportunity to make any decided advance in soil fertility, and that my soil was in practically the same condition as to fertility as that of the neighboring farms. I should add, too, that the knowledge of how to feed and handle livestock according to the principles taught me in the college has made my stock practically immune from the diseases in the community. My college training in woodworking and blacksmithing and other manual lines has also saved me time, money and inconvenience. This fact may seem insignificant, but it is far from that. For example, right in the busiest time of harvest a brace on the tongue of my binder broke. This would have made the machine useless for the day had not my training enabled me to repair it, which I did in less than an hour. This saved me the loss of half a day with the machine in the field and also the charge which the blacksmith would have made for the work. —PETER TRASK.

THE STANDARD PAPER FOR BUSINESS STATIONERY—"LOOK FOR THE WATER-MARK"

Old Hampshire Bond is the most widely known and most largely purchased bond paper in the world.

There are many letters which the business man will let no one dictate but himself.

They are too important.

Yet this same shrewd business man may employ a letter paper that can present his message but indifferently, not realizing how the added influence and strength imparted by his personal thought and care may be minimized by a commonplace paper.

The paper is the first thing your correspondent sees. And notes.

Let it be a paper which will impress him favorably. By its pleasing appearance. By its quality-feel. By its quality sound. Such paper is

OLD HAMPSHIRE BOND

"Look for the Water-Mark"

The one business paper which wins a welcome; which worthily presents any message of moment; a paper which commands respect. Which wins attention to what you have to say. Which quietly reflects your own high standards.

There is no other paper quite as good as Old Hampshire Bond for business correspondence—Specify it with your next order to the printer, lithographer or engraver.

We suggest that you send for our Book of Specimens, showing letterheads and other business forms, printed, lithographed and engraved on the white and fourteen colors of Old Hampshire Bond. Please write on your present letterhead.

Hampshire Paper Company

Only paper makers in the world making bond paper exclusively.
South Hadley Falls, Massachusetts

MADE "A LITTLE BETTER THAN SEEMS NECESSARY"—LOOK FOR THE WATER-MARK

EDISON AMBE

are the new Record long as the regula

WHILE you have been enjoying your Phonograph, Mr. Edison has been planning to make it more enjoyable.

While you have been complimenting it by insisting that there was not enough entertainment on each Record, Mr. Edison has taken your compliment as a fault in his favorite invention. After months of experimenting, he has produced a Record that will play over twice as long as the Records you are now enjoying.

Edison Amberol Records will give you over twice the entertainment which your present Records give.

Examine an Edison Record and you will see that it is made up of a series of fine lines or threads cut into the wax composition—100 threads to the inch.

It would have been a very simple matter to lengthen the time of playing by lengthening the Records, but that would mean a larger and more expensive Phonograph to play them, and it was Mr. Edison's idea to get out a longer-playing Record that present Phonograph owners could enjoy and also keep the prices of his instruments down to a point where every home could afford one.

To keep the Record the same size as those you have and double the number of threads, required a new kind of composition of sufficient hardness to resist wear between the threads and of sufficient softness to preserve the sweet, distinct tones for which Edison Records have always been famous.

The new composition is a success. Amberol Records have been tested continuously for months and their durability is even greater than the present 100-threads-to-the-inch Records.

At the same time, their tone quality is even richer, clearer and more delicate in interpretation than that of any other Edison Record, which means that they are superior to all other Records.

All Music Now Possible to the Phonograph.

This new Record is a great thing for the Phonograph and a

ROL RECORDS

s that play twice as r Edison Records

great thing for you. It means not only more music without changing Records, but also a wider range of songs, instrumental pieces and opera selections.

Much of the world's best music has heretofore been beyond the scope of sound-reproducing instruments because of its length. Much that has been brought out on the shorter Records has had to be cut down or hurried.

Now everything in music is possible and will be offered in the best way to Phonograph owners.

How to Play Amberol Records on Your Present Phonograph.

To play the Amberol Records the Phonograph you have requires a new attachment. This attachment has been so constructed that once a Phonograph is equipped with it, either the regular Edison Record or the Amberol Record can be played at will.

Through a special arrangement made with Edison dealers throughout the country, these attachments will be furnished Phonograph owners at a very low price.

All you have to do is to take your instrument to any Edison store and the new attachment will be put on.

We shall continue to get out each month the regular Records and the Amberol Records, giving to each the music for which each is best suited.

New Record-Making Talent Added.

With the new possibilities in Record making, due to the Amberol Records, new Record-making talent will be added to our staff and Edison Phonograph owners can expect each month a repertoire of entertainment more varied, more carefully selected and more artistically rendered than ever before.

Any dealer will play the new Amberol Records, give you a list of Amberol selections, and explain and fit the new attachments, or you can write to us for full description and list of Records.

NATIONAL PHONOGRAPH COMPANY
11 Lakeside Ave., Orange, N. J.

THE United States Postal Service handles 700,000 letters every hour of the day, every day in the year. The

WHITING

Paper Company

contributes to this by making **5 tons** of paper an hour, every hour of the working day, every working day of the year. Of the 700,000 letters sent every hour, a large percentage of the best papers have the Whiting watermark in them.

WHITING'S
Organdie Glacé

is the most popular linen finished paper on the market today and the first linen finished paper made in America.

Have you ever tried the Whiting Papers?

When you think of writing, think of WHITING.

WHITING PAPER COMPANY
148-150-152 Duane St., New York
Chicago Boston Philadelphia
Mills: Holyoke, Mass.

VELLASTIC
UTICA

Ribbed Fleece Underwear

Made by a patented machine which *knits* an elastic rib outside and a warm fleece inside—two entirely different fabrics in one. The elastic rib insures fit, comfort and ventilation. The inside fleece maintains an even bodily temperature and affords protection against sudden chills.

Prices—men's and women's garments, 50c; ladies' union suits, $1.00; children's [illegible] suits, 50c; single garments, 25c per garment. Look for the Vellastic trade mark in every garment.

Booklet and sample of Vellastic fabric free

Utica Knitting Company,
Utica, New York.

PATENTS Mason, Fenwick & Lawrence, Est. 47 years. Box C, Washington, D.C. Best references. Careful work. Terms moderate. Booklet Free. Write us.

PATENTS that PROTECT
Our 3 books for inventors mailed on receipt of 6 cts. stamps.
R. S. & A. B. LACEY, Washington, D.C. Estab. 1869

THE BANK DRUMMER

On the Road After Deposits

By F. B. WRIGHT

COMPTROLLER Herman B. Metz, of New York City, in addressing the recent prosperity congress, declared that the country's greatest need is more salesmen, and the heads of most great business enterprises will subscribe heartily to this view, for there is scarcely one whose success or failure is not dependent upon the efficiency of his distributing department. Not only is this true of commercial lines, but also of financial and even educational enterprises.

Despite the spread of commercialism it seems odd to think of a salesman touring the country with a "line" of banking facilities, yet so keen has become the competition between the financial institutions in all our large cities that, to-day, most of these find it very necessary to employ at least one, and in some cases a corps of drummers.

Of course, the average banker might not admit this—to a layman; but then, the average banker is not prone to admit anything until *prima facie* evidence is produced, as those newspaper reporters who have had occasion to run down stories of embezzlements or contemplated mergers can testify. The president of any of the larger institutions would acknowledge, however, that several members of his official family devote their entire time to collections and other business affecting out-of-town accounts, and, in all probability, he would also gladly confess that his bank employs one or more traveling representatives. The term "traveling representative" is highly acceptable, suggesting, as it does, the employment of a financial expert who tours the country in order to keep in touch with business conditions. But, while many of these representatives make it a point to feel the business pulse in the communities they visit, the gathering of information is merely incidental to the quest of deposits.

Bank drumming in some form or other has been carried on for the last twenty years, but the practice did not become general until the closing days of the nineteenth century, when the tremendous expansion that occurred in all commercial lines, and the corresponding increase in banking facilities, developed a keener competition among credit institutions than there had ever been before. Whereas, formerly, an up-to-date bank would occasionally send an officer on a short trip for the purpose of calling on its correspondents and, perhaps, securing a new reserve account from some interior bank, a number of institutions then began a systematic campaign for new business, in which the bank drummer became the central figure. His numbers and influence grew so rapidly that, to-day, he is the principal factor in the success of those banks that make a specialty of caring for the deposits of other institutions.

Because his field is the banking community itself, even the existence of the bank drummer is unknown to the general public, whose acquaintance among bank solicitors is confined to the local representative that drums up accounts among neighboring business houses. If the institution he represents happens to be located in a residential section, the local solicitor goes from house to house instead of from store to office. He works usually on a commission basis, receiving about one-half of one per cent. per annum on interest-bearing accounts, and sometimes as high as two per cent. on the smaller balances on which no interest is paid.

About seven years ago his work was supplemented by the introduction of the "home savings-bank," a steel receptacle which was left with a prospective depositor on probation. This "bank" was called for once a month and its contents emptied and credited to the account of the depositor, who received a liberal rate of interest, and enjoyed checking privileges as well. The innovation soon became very popular among trust companies and small commercial banks that had been drumming up local business.

The Table that Stands the Strain

The kind of folding tables you know are wobbly affairs and easily broken. The Lightweight Peerless is a new departure. Strong, rigid and durable. Doesn't look like a folding table when open—the only folding table with a natural wood veneered top.

The Only Folding Dining Table

Its solidity and strength are remarkable. A 30-inch "Peerless" weighs but 10 pounds and by actual test has safely carried a thousand pounds. The unusual strength and durability of the

LIGHTWEIGHT
PEERLESS
Folding Table

the unusual rigidity, is due to the unique construction of the cross-work which upholds the panel. No pins or bolts to adjust—a touch unlocks it. Most handsome and compact luncheon and card table ever designed.

The 48-inch **Peerless Folding Dining Table** is ideal for small rooms—seats 8 persons—weighs only 22 pounds—is strong, stable and a handsome piece of furniture. Peerless Folding Tables are made in many sizes, styles and finishes, both round and square. Cloth, leatherette or natural wood, three-ply veneered top, showing beautiful grain, and very elegant in appearance. All tables fully guaranteed.

Examine them at your dealer's. If he doesn't handle, send for illustrated booklet telling how we supply you direct.

CARROM-ARCHARENA CO.
Ludington, Mich.

Lightweight Peerless Table Open

JAP-A-LAC

Reg. U. S. Pat. Off.

A HIGH GRADE
VARNISH AND STAIN COMBINED

JAP-A-LAC

is a colored varnish of the highest quality. In its manufacture, only the purest mineral pigments are used, together with the highest quality of Kauri Gum. We test and purify every pound we buy, thus insuring perfect results. Pigment varnishes never fade. Imitations of JAP-A-LAC may be made from aniline colors which will fade. Never accept a substitute for JAP-A-LAC. Be sure of results.

You can produce any color of wood you desire with JAP-A-LAC, and the finish will be as hard as flint and as smooth as a mirror. It is the most durable and lustrous varnish ever made.

Genuine JAP-A-LAC comes in green labeled cans and bears our trade mark. No other manufacturer knows how JAP-A-LAC is made.

It is absolutely impossible to reach the perfection attained except by going through the scientific research and experimental work which has made JAP-A-LAC the one colored varnish which can be used with perfect safety. Why be imposed upon with an imitation when you can obtain the genuine at the same price and at the same time be insured against unsatisfactory results?

We own and operate the largest and most complete varnish factory in the world. Our experience in making high grade varnish dates back forty years. Every dollar we spend in advertising JAP-A-LAC would jeopardize our reputation and mean certain failure to us if our statements were not true in every particular.

A small amount of JAP-A-LAC will quickly cover a disfigured spot on some piece of furniture, or refinish entirely a small table or some other surface of equal size. Any housewife who has once used JAP-A-LAC will never allow her home to look as it did before her acquaintance with this wonderful varnish. When she gets the habit of having everything "look like new" all the time, it will be impossible for her to go back to the old way.

JAP-A-LAC is manufactured in 16 beautiful colors and is intended for refinishing everything in the home from cellar to garret—scuffed and worn furniture, interior woodwork, floors, weather beaten doors, chandeliers, tables, chairs, etc.

Thousands of dollars are saved every year by the use of this wonderful varnish. Housewives are becoming acquainted with what it means to JAP-A-LAC their household effects, realizing the immense saving.

We have so many suggestions to housekeepers, of how to beautify their homes, that we have issued a little booklet that will be found invaluable. We shall be glad to send you one upon request, together with beautiful color card showing all the different colors of JAP-A-LAC. A postal will bring it.

For Sale by Paint, Hardware and Drug Dealers.

All Sizes from 15c to $2.50

If YOUR dealer does not keep JAP-A-LAC, send us his name and 10c. (except for Gold which is 35c) to cover cost of mailing, and we will send FREE Sample, (quarter pint can) to any point in the United States.

The name "GLIDDEN" on a can of varnish is a guarantee of highest quality. If you use varnishes for any purpose insist on Glidden's Green Label line and you will secure the best results.

The Glidden Varnish Co.

1089 Rockefeller Building, Cleveland, Ohio

For the Busy Writer

There is a great saving of time, and a wonderful satisfaction as well, in the smooth, positive action and the unfailing reliability of

MABIE, TODD & CO.'S
Swan
FOUNTAIN PEN

Its Gold Pen is the best in the world—its feed is built on nature's laws, supplying the ink both above and below the Gold Pen Point.

The absolute perfection of these two fundamental elements makes the Swan Fountain Pen immeasurably superior to any other pen ever put on the market.

Get a Swan Fountain Pen that just suits your hand and your pen troubles are over. Write today for our illustrated booklet.

MABIE, TODD & CO.
Established 1843
17 Maiden Lane, New York
149 Dearborn St., Chicago
Address Department "A"

Paris Brussels London Manchester

SURBRUG'S ARCADIA MIXTURE

In each pound there are three to four hundred pipefuls—it costs $2 00 per pound—three-quarters of a cent a pipe.

If you smoke five pipes a day it's less than four cents five hours of pleasure for four cents—certainly ARCADIA is cheap enough for you to smoke.

Send 10 Cents for a sample of the most perfect tobacco known.

THE SURBRUG CO., 132 Reade St., New York

Moving Picture Machines

You Can Make BIG MONEY Entertaining the Public

THE FIELD IS LARGE, ... Our Entertainment Supply Catalogue fully explains special offer. Sent Free. Chicago Projecting Co. 220 ... Street, Dept. L, Chicago.

FIX YOUR ROOF

5c Per Square — We will guarantee to put any ... leaky, worn-out, rusty, tin, ... steel, paper, felt, gravel or ... and keep it in perfect condition for 5c ... per year.

Roof-Fix The Perfect Roof Preserver, ... feet or money refunded. Our free roofing book tells all about it. Write for it today.

The Anderson Manufacturing Co., Dept. 68, Elyria, Ohio

The home savings-bank system not only occasioned endless labor and trouble to the clerical force, but, in a great many cases, proved to be so expensive of operation as to be decidedly unprofitable. Many bankers regarded the practice as savoring of an undignified scramble for "chicken feed," and did their unavailing best to discourage it. The movement finally abated after the failure of the institution that had been one of the first and most conspicuous exponents of the home savings-bank, though its financial troubles were traceable to ventures of far greater magnitude.

There is almost as much difference between the work of the local solicitor and that of the traveling representative as there is between the standards of salesmanship required of the vender of "gents'" neckwear and the automobile agent. When John A. Smith, representing the Eightieth Ward Bank, becomes J. Atwood Smith, vice-president of the National County Bank, he changes his entire plan of campaign. No longer must he cool his heels awaiting the convenience of the corner grocer; nor does he now exhibit a neatly printed "official statement of condition," explain the liberal inducements offered to neighboring merchants or assure his listener that conservatism and courtesy are the watchwords of the institution he represents.

Vice-President Smith calls only upon other bankers. At Pittsburg he drops in on President Brown of the Eleventh National. "Brown," he says, "we are not carrying any of your New York reserve." "What have you to offer?" inquires Brown. "Keep an average daily balance of two hundred thousand dollars with us," replies Smith, "and we will allow you two per cent and send you one hundred and fifty thousand dollars a week in collections on Pittsburg and contiguous territory." As the law permits the Eleventh National to keep half of its required reserve in New York, Brown selects as his reserve agents those banks that reciprocate by sending him their Pittsburg "items," so if Smith's offer is sufficiently liberal it is accepted.

A proposition that might find favor with one bank would not appeal to another, and the successful bank drummer must know the individual requirements of all prospective customers, as well as how to preserve a margin of profit to his own institution in every deal he arranges. In some cases he would offer a line of credit for a balance, while to other institutions he would propose as a special inducement to take charge of their loans in the New York money market without charge. This latter proposition proves very attractive to the average banker in the interior, for during periods of stringency the funds of country banks invariably appear in great volume in the Wall Street call loan market—frequently to the inconvenince of commercial borrowers in their own localities. At these times the out-of-town bank balances in all the large cities are reduced to the slenderest proportions consistent with sound banking, and the work of the New York reserve agents becomes more arduous than profitable. With the return of normal conditions, however, there is always a corresponding increase in the size of the reserve accounts, and the city banker is more than repaid for the services he has rendered for his interior correspondents

Personality, of course, plays a conspicuous part in the bank drummer's success. To borrow a term from another sphere of endeavor, he must be a good "mixer", and must acquire, moreover, an extensive and intimate acquaintance with bankers in cities other than his own. Opportunity to do this is afforded by the various conventions of bankers' associations that are held throughout the year. Practically every State in the Union has one of these organizations, and then there is the American Bankers' Association, whose annual gatherings are attended by between three and four thousand members. During the summer months the bank drummer is kept busy going about from one convention to another, making new acquaintances, renewing old ones, occasionally delivering a harmless speech, but seldom "talking shop." Soliciting business at these affairs is tabooed by common consent.

Like the salesman in any other line of business, his customers comprise his most valuable asset. When he changes employers he usually is able to take with him a large proportion of his reserve accounts,

The Man of To-day Is a Wiser Man

THE man of to-day is a wiser being than the man of 20 years ago.

This is particularly true of his buying. He makes up his mind that he wants a thing, and he generally gets it.

You are interested in clothes, for never has pride in personal appearance been so important in the world as to-day, but are you getting *exactly* what you want?

Are your clothes wholly satisfactory to you? Do they fit as smoothly as some you have seen? Have they that atmosphere of distinction which people call style?

These things are hard to get in clothes—in exactly proper quantity. The *average* tailor cannot give them to you If he could he would not be "average." You probably can hardly afford the other kind.

But you *can* afford what Stein-Bloch do for you. They gather from all parts of the fashionable world the best in fashion and in fabrics.

These various features they assemble and review, and the clothes are handed over to you, perfect composites of the best fashion of the day. They fit you smoothly and impart to your whole physical being character and style. They are modern clothes for modern men; and are ready at the best clothier's in your town.

The Stein-Bloch Co. Wholesale Tailors

Write for "Smartness," a book of fashionable clothes as they are worn by the best dressed men to-day. Full of illustrations—sent free. And insist upon seeing this label before you try on. It is in every Stein-Bloch coat, and stands for 54 Years of Knowing How.

THE STEIN-BLOCH COMPANY

Tailors for Men

Offices and Shops: Rochester, N. Y. New York: 130-132 Fifth Ave.

Over Thirty Years' Standard Style and Durability is the best form of
INSURANCE
FOR
Shawknit
SOCKS
AND THE BEST
ASSURANCE
To you of Satisfaction for Years to Come.

To-day *Shawknit* socks are better than ever, and their standard will always be maintained at any cost.

HONEST DEALERS will tell you that *Shawknit* Socks wear longer, are fast color, seamless, and delightfully soft to the feet. Because they are shaped in the knitting they *do not bind nor draw* over instep.

For the sake of tender feet we have produced Style 5P1, a Light Weight cotton stocking, Pure White Inside — *no dye next the skin* — and Black and White Mixture Outside. Also Style 35P1, the same as Style 5P1, only Extra Light Weight.

If you cannot procure the above styles of *Shawknit* Socks from your dealer, we will fill your trial order upon receipt of price. These goods delivered at our own expense anywhere in the United States, 25 cents a pair, six pairs $1.50, packed in an attractive box. Sizes 9 to 11½ inclusive.

Mention size when ordering

SHAW STOCKING COMPANY
80 Shaw Street, LOWELL, MASS.

and the constant shifting of reserve agents which is recorded in the weekly reports of the Comptroller of the Currency is an eloquent testimonial to the activities of the bank drummer.

Under the circumstances it is not strange that he should regard his obligations to his customers as scarcely less binding than his obligations to his own bank If he is to retain their deposits he must secure for them the most favorable arrangements possible, as well as safeguard their balances in time of financial stress. When a certain large Wall Street bank closed its doors as a result of last year's panic, the representatives of the press were informed that the failure had been precipitated by a prominent official of the concern sending telegrams to a number of out-of-town banks, advising them to withdraw their balances. Some of those whose machinations had been directly responsible for the difficulties of the institution were the most severe in their criticism of the course alleged to have been followed by this officer; but, while their charges were never proven, the fact remains that such a course would have been justified by the circumstances. Here was a man who had devoted the greater part of a long and honorable banking career to building up a deposit line aggregating several million dollars, which he had been able to preserve intact even after the affairs of his bank had become the subject of common gossip. During many weeks of uncertainty preceding the crash his entire time was spent in helping to straighten out the tangled affairs, and incidentally in awaiting developments, but things went from bad to worse until they reached that interesting stage in the affairs of a tottering bank where the "wise accounts" are observed to dwindle. It was then that the correspondents were advised as to the actual conditions, and governed themselves according to the dictates of a judgment born of experience.

Unemployed Bank Presidents

It is worthy of note that this gentleman found little difficulty in securing a lucrative position of a similar nature with another Wall Street bank, whose correspondents now include many of the institutions that changed their New York reserve agent at such an opportune moment. He was much more fortunate in this respect than most of the drummers whose banks collapsed in the panic of last autumn, for they, as a rule, not only lost their positions but also their customers, and since then have been compelled to resort to other means of gaining a livelihood.

Indeed, the wholesale failures that occurred during the trying days of last October played havoc with bank officers generally, no less than sixty-five presidents, vice-presidents and cashiers, to say nothing of several thousand clerks, being thrown out of employment in New York alone, while the rest of the country contributed its full share of former bankers to the ranks of the unemployed. Since that time many of the closed institutions have reopened, but, in most cases, with a brand-new set of officers, for a bank, like Cæsar's wife, must be above suspicion, and the presence of an official who has been through one failure is hardly calculated to restore confidence among timid depositors.

When the traveling representative is armed with an official title it is usually that of vice-president; occasionally he is an assistant cashier, while in a few remote cases the president himself is the "business getter." Unlike the local solicitor he is a salaried man, though in the case of non-officials a salary and commission, or even a straight commission, are frequently paid. The salaries range from about three thousand dollars to as high as twenty-five thousand dollars, according to the "selling" ability of the individual and the size of the deposit line he controls. The vice-president of one large bank is said personally to control twelve million dollars in deposits, and his salary is larger than that of the president. There are a number of others who are credited with an almost equally important clientèle.

As a general rule, once a bank drummer secures control of a large deposit line he spends less time on the road and more at the bank writing letters to his customers and attending to collections and kindred matters. This is especially true if he be an official, for then he frequently assumes the duties of an executive rather than of a salesman, and instead of traveling constantly he contents himself with making periodical trips. However, he still attends as many conventions as possible, for he cannot afford to let his friends and customers forget him.

One bank will frequently employ three or four drummers, each of whom has a territory of his own, and this accounts for the great number of out-of-town bankers that eventually drift into the large cities. When the president of a Southern or Western bank is elected to a vice-presidency in a New York institution it does not mean that the metropolis has run out of banking talent, but usually that the new official can "swing" a number of accounts in his section of the country. If he be sufficiently familiar with the inside workings of the New York bank he may be given supervision over the collection department, but even then his principal duties are more likely to be those of a drummer than of an executive.

It must be admitted that good bank drummers do not always make efficient officers, for they are prone to subordinate all other considerations to the accumulation of a large deposit line. One of the contributory causes of last year's failures was that the reckless spirits that had recently come into control of a chain of banks officered these institutions with men whose reputations had been made as "business getters" rather than as bankers. They were able to secure deposits, but were lacking in a knowledge of how to care for them.

There is another class of solicitors that may best be described as free lances, for each one represents not a single bank but twenty. Their income is dependent entirely upon the results they are able to obtain, and they are free to go where and when they please. They have a separate arrangement with each institution, understand the requirements of each, and by skillfully arranging a swapping of deposits are usually able to earn double commissions on the deals they engineer. Their business is an extremely profitable one, the more so because their numbers are small and their territory unrestricted.

The bank drummer, in all his phases, is a development of a relentless commercialism that is gradually leveling the barrier separating the professions from "trade." The banker of half a century ago would no sooner think of soliciting deposits than he would think of advertising, and yet both the solicitor and the advertisement now are generally recognized as essential factors in the success of the modern bank, at least if it be located in any of the centres of population. Like the physician and the lawyer, the banker of former days was content to sit in his office and with patience and dignity await the pleasure of the outside world: but the few who have steadfastly clung to the traditions of that generation have beheld their institutions languish in the clutch of that most insidious of commercial diseases, "dry rot." It cannot be said that the profession has accepted all the twentieth-century innovations complacently, but even to-day, when the triumph of the modern school is everywhere conceded, one occasionally hears an old-time banker call upon the shades of Hamilton and Morris in protest against the new order of things.

Why We Toe Out

IN SPITE of the fact that "pigeon-toed" has become a term of reproach, most outdoor living races "toe in" when they walk, as is almost ludicrously obvious in our native Indian tribes. If this, then, be the case, it is obvious that we do not push off directly from the point of our shoe, but from the side of the sole opposite the ball of the foot on the outer side if we "toe in," and on the inner, or great-toe, side if we assume our carefully-acquired drill-sergeant gait and "toe out." Hence the broad, shovel-shaped, flat-boat toe is not only an offense to the eye, but a hindrance to efficiency in rapid and enduring walking. It by no means necessarily follows that anything which is ugly is on that account hygienic. This intoeing, bent-legged gait, by the way, is not only being adopted in our gymnasia and schools of physical training, but even by the army drill-masters, particularly the French.

This pointed toe must, however, be "whittled" off only on one side, and that the outer. Anything which tends to make the inner side of the shoe other than perfectly straight, and deflects the great toe outward, is crippling to the last degree.

Lessen Wash-Day's Work

Write at once for big, free descriptive folder that shows how you can make wash day work easier and your home surroundings more attractive with the compact, common-sense, convenient

HILL Famous Clothes DRYER

It holds a whole yard full of wash, every bit put up and taken down at one place. The lines can be [illegible]. Does away with mussy, dirty, sagging clothes lines that cut up the lawn and cause extra work. Takes apart, folded flat in a few moments. Clear [illegible] holds 100 to 150 feet of lines. Write for Folder B with full description.

Hill Dryer Co., 366 Park Ave. Worcester, Mass.

You Need This

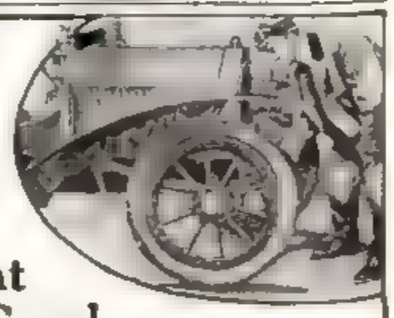
[illegible] ash sifter, with sifting, [illegible] register. [illegible] of dirty work [illegible] ash must sifters mean—*they* sit down and write us to send you the big, free folder about

Hill's "Hustler" Ash Sifter

Sifts a week's ashes in a few minutes, without dust or [illegible]. [illegible] Write for Folder B [illegible]

Hill Dryer Co., 366 Park Ave. Worcester, Mass.

The Oil You Can Feel at The Crank



The slightest "feel" of the crank proves the perfection of MOBILOIL. There is no possibility of anything but perfect lubrication in any gasoline engine, regardless of type. For different machines there are different grades of

VACUUM MOBILOIL

Our booklet tells you which is the proper grade for *your* automobile—and why. A copy will be sent free on request. It contains much of interest to motorists.

MOBILOIL in barrels, and in cans with patent pouring spout, is sold by all dealers. Manufactured by

VACUUM OIL COMPANY,
Rochester, N.Y.

Tricycles for Cripples and Chairs for Invalids

Complete catalog sent on request. Write for it today.

WORTHINGTON CO., 150 Cedar St., Elyria, Ohio

"SINCERITY TALKS"
by
Richard Rendell

THE BACKSLIDER'S "BECAUSE."

A MAN that backslides always has a "because" ready for every "why." He is fortified with explanations before he hits the downgrade.

It's the same way with a suit or overcoat that backslides.

Take an ordinary ready-made suit—one of the "hand-me-down" variety that puts on a lot of airs when you first see it. My! how nice that suit acts!

It's going to be your friend, *it* is! It just *knows* you and it were made for each other, and its life work is going to be to make you happy.

It's full of Old Dr. Goose's *dope* and is as flighty in its promises as a gold brick man before the deal is made.

But a couple months *later*, you ask that suit:

"*Why* did you pucker and puff and pull all out of shape?"

Quick as a wink it will whine: "*Because* Old Dr. Goose twisted me and tugged and pulled and hauled at me while I was *soaked* with hot water, until he made me *look* like something I wasn't."

"*Why* did the collar jut out behind and get limp in front?"

"*Because* it wasn't cut right in the first place, and because the hot flat iron put the curve in it."

"*Why* did the buttons pop off, the buttonholes grow big and the fabric fade and the whole thing go to wreck generally?"

"*Because* the buttons were tacked on any old way, and the buttonholes were gouged in and faked up, and the fabric was carelessly inspected."

"*Why* did you backslide, Mr. Suit? *Why* did you backslide, Mr. Overcoat?"

"*Because* we were made to *sell* and not to wear. *Because* Old Dr. Goose—the hot flat iron—could only *dope* us enough to make us go a short distance."

Sincerity suits and overcoats don't backslide!

They have heart in them, and honesty in them, and *backbone* in them; they are made by people who believe that it is a good deal better to be sure about the future than to brag about the past.

You can and will find the Sincerity suit or overcoat that is your ideal as to pattern and fashion and fit; and your college-boy will tell you that the Sincerity clothes made *especially* for him and the other college chaps are the best ever.

There's individuality in every Sincerity style, whether it is the *conservative* suit or overcoat or the *distinctive* models that meet the wishes of those who want something away from the ordinary.

Every morning we get a big lot of requests for our style book; every afternoon the style book is mailed to each person requesting it.

KUH, NATHAN & FISCHER CO.
Chicago.

Our label in every garment is your guaranty

"Campus"—A favorite Sincerity style.

The Autobiography of an Obscure Author

(Continued from Page 23)

Next day the slugger visited the office, accompanied by a friend whose irregular but rugged features guaranteed a superlative degree of toughness. His purpose, as he explained in language which left a pale-blue haze in the hall, was to demonstrate the falsity of our assertion that he was physically incapacitated, by knocking the blocks off the entire editorial staff, which he described, severally and collectively, in terms which, to say the least, were exaggerated.

From a strategical position in the doorway of the composing-room I directed upon him the conquering eye of courage; but the only result was a flow of language such as no gentleman would encourage by staying to hear. In fact, the red-headed office-boy was left to do the honors to these guests. But what the editorial staff lacked in hospitality was abundantly supplied by the composing-room. The foreman and the make-up man, both warm-hearted children of Erin, went to receive the callers, with an alacrity in which joyous anticipation was tempered by judicious calculation. The foreman hastily selected a two-column cut of Archbishop Ryan which, with its metal base, weighed about four pounds. The make-up man took a cut for the funny column in each hand. As several printers followed this example, the visitors would soon have enjoyed the extraordinary distinction of being completely illustrated with all the pictures designed for that day's edition. At that time, however, the spirit of local government was aesthetically dead, and this artistic intention was frustrated by the appearance of a policeman from downstairs. Under the persuasion of authority the callers retired, exuding bad words—an issue which depressed the foreman to such a degree that he was surly all day. In the afternoon I found him thoughtfully hefting the cut of Archbishop Ryan, and I believe he never afterward beheld a counterfeit presentment of his Grace's benign features without a pang of regret. The consensus of editorial opinion was that the reporter who said the slugger was bodily helpless and bedfast was incorrect. It illustrates the disadvantage to the paper of untrustworthy reporting.

That reporter was, in the main, dependable; but in this particular case he had been misled. Who will lie, and under what circumstances, is a standing problem for the newspaper man. Early in my experience the managing editor sent me to see an affluent business man, and shocked me by saying: "As a matter of course, he will try to lie to you about it. Just tell him you know so and so, and don't let him bluff you with any fairy stories." That many men will lie is certainly an accepted doctrine of reporting. I wish I could say that I had discovered less justification for it. Truth-telling, after all, is merely relative.

There was Bobby G——, a large, raw-boned, slow, cockney Englishman, fresh from London, one of the numberless human atoms drawn to Chicago by the wide lure of the Fair. Ungifted with wit or imagination he was the soul of diligence and dependability. I could hardly believe it when O'Brien told me about Bobby at the Harrison Street police station. Yet it was true. This human clock was subject to a remarkable variation. Once in so often he stepped aside from his mechanical regularity—into a saloon.

One saloon leads to another. In the course of time Bobby found a snug doorway in which he curled up and went to sleep. In the course of time, also, a policeman found Bobby and took him to the station. Arraigned before the magistrate in the morning, with an unfaltering blue eye and with a cockney accent unmistakable in any part of the world, Bobby gravely alleged that he was a native of Indiana, brought up on a farm near La Porte; it was the first time he had ever been in a city; his father had sent him with a drove of "pigs" to sell; he had fallen in with two strangers; he believed they had drugged him, for all his money was gone.

This astonishing tale, bristling with Briticisms, might have provoked a reprisal; but, fortunately, on Bobby's first appearance a Bureau reporter who recognized him was present and whispered to the Court. So the magistrate, being gifted with a sense

"The Healing Lather"

BERSET
Shaving Cream Soap

It's the lather as much as the razor that makes a comfortable shave.

If the beard is not properly softened the sharpest razor will pull and scrape.

Heretofore the trouble has been that the more you rubbed in the lather to soften the beard, the more annoying were the after effects of the shave. The lather forced into the pores dried and irritated them.

When you use Berset Shaving Cream Soap all these troubles disappear. No more drawn, dried, smarting faces—no more need of creams and lotions to allay skin irritation.

Berset Shaving Cream Soap is composed of Glycerine, the well-known skin healer, and Cocoanut Oil, the pore cleanser and skin food. It contains no free alkali to dry and parch the skin and to irritate the sensitive pores. On the contrary, it is antiseptic and healing, will not dry on the face, and is positively good for the skin. Put up in collapsible tubes, it is more sanitary and more convenient than ordinary shaving soaps and the last drop is as easy to get as the first.

After shaving with Berset Shaving Cream Soap the face will feel smooth and soft—the pores will be cleansed, but yet retain their natural amount of oil, and the skin will feel refreshed and stimulated.

For Shampooing, Berset Shaving Cream Soap will be found superior to anything you ever used. Leaves the scalp in perfect condition and the hair smooth and silky.

25 cents a tube at dealers'.

Sample tube sufficient for one month's shaving sent to any address on receipt of a 2 cent stamp to cover postage.

THE RUBBERSET COMPANY,

Sales Office:
5213 Metropolitan Tower,
New York City.

Main Office, Factory and Laboratory:
63 Ferry Street,
Newark, N. J.

Branch Offices—Boston, Chicago, San Francisco, Montreal.

Brighten Up

SHERWIN-WILLIAMS "BRIGHTEN UP FINISHES" is the new name for an old line of household paints, varnishes, stains and enamels. We have grouped them all under the label "Brighten Up Finishes" for your convenience in buying, and as your guide in getting the best for your needs.

If there is a stovepipe, a piece of furniture, a picture frame, a door, a floor or any part of the house or its contents that need attention, there is in the "Brighten Up" line just the treatment to best beautify and preserve it. Just ask the dealer for

SHERWIN-WILLIAMS Brighten Up Finishes

for the purpose you have in mind and you will get exactly what you ought to have. 10 kinds, 77 colors. Write for booklet.

THE SHERWIN-WILLIAMS CO.

LARGEST (BECAUSE BEST) PAINT AND VARNISH MAKERS IN THE WORLD

Address all inquiries to 613 Canal Road, N. W., Cleveland, Ohio
In Canada to 639 Centre St., Montreal
London Address: 7 Well Court, Queen St. east, E. C.

There is a Sherwin-Williams paint, varnish, stain or enamel for every surface. It is always the right quality—the best for the purpose.

of humor, gravely admonished Bobby to beware the pitfalls of a great city the next time he left his native Hoosier farm, and discharged him. This thing, substantially without variation, was repeated at intervals of three or four months for two years. In view of which one might jump to the conclusion that Bobby was a liar. Yet he lost his job because he once stubbornly refused to write something, under instructions, which appeared to him essentially unfair.

On that paper, at least, no individual advertiser could influence the editorial department. I remember when one of the biggest advertisers in town came up to get a friend's divorce story suppressed—with the net result that the story was printed on the front page instead of an inside page, as it would otherwise have been. The business department and the editorial department were, of course, organs of the same body and guided by the same polity.

Yet pulls were not unknown. On the contrary, they were frankly recognized. A man who favored the paper by giving it news could always count upon its favors in return, within reasonable limits. The pull of a certain lawyer was then a standing fact of Chicago journalism. His wishes carried more weight in several editorial offices than those of any other outsider. This was not the result of sinister machinations, as his rivals imagined. It was because he put those papers under obligations to him by giving them valuable news.

At the time of which I am speaking we were peculiarly indebted and correspondingly grateful to the man referred to. He was engaged in trying an important case and desired everlastingly to roast certain persons on the other side. So Bobby was instructed to go to court and make a quite full report of a speech which the lawyer was about to deliver in the case.

When Bobby's copy came in we were dismayed—all except the managing editor, who stood off a fit by sheer exercise of willpower. Far from performing his appointed function of giving publicity to the eminent lawyer's roast of his opponents, Bobby roasted the eminent lawyer. Summoned by an office-boy he came in—deliberate, clumping, mild as ever. The eminent lawyer, he explained calmly, was a dirty blackguard; his speech was nothing but a lot of personal abuse and billingsgate; some of the things he said were lies. Bobby added, uncontentiously, that the Press should not lend itself to disseminating vile, personal attacks; his report gave the truth, and it was the only one he could make.

Being fired in several uncomplimentary terms he thoughtfully twisted his sandy mustache and clumped out. Two days later he solemnly assured the magistrate, in the burring accents of London, that he was born in Indiana and had never been in a city before.

Editor's Note—This story will be complete in six parts, of which this is the fifth part.

Pap's Weather Alarm

OLD PAP PETERS, a resident of a small Southern town, has discovered an absolutely new use for telephone wires.

"Be you a lawyer?" inquired Pap, who went limping into a lawyer's office.

"Yes, sir; I am a lawyer. Sit down."

"I want you to fetch a lawsuit against the telephone company. Can you fetch lawsuits against them?"

"Yes, sir; we can sue them, all right. What's the matter?"

"Well, you see, Squire, I lives out yonder in the Deerhollow neighborhood, and runs a truck patch. Them telephone folks come along and sot up a big post at the corner of my fence, right nigh the gate."

The lawyer's face brightened. "Oh, yes! I see. It interferes with ingress and egress to your property; additional servitude, and ——"

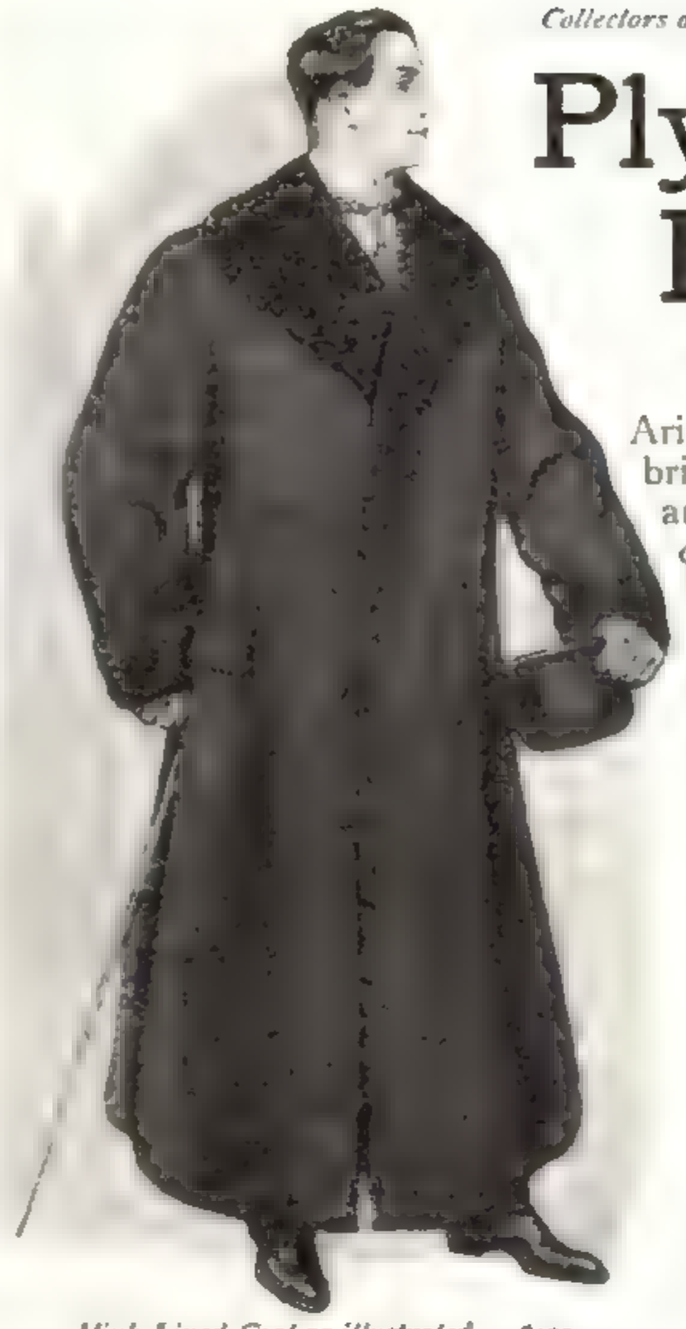
The old man looked bewildered.

"No, Squire; lemme finish a-tellin' you. That post is been thar nigh on to twenty year, and it's stuck fuller of wires than the hair on a hog's back; and when the weather's a-goin' to turn cold all them wires begins to sing. I kin lie right thar in my bed and hear 'em. So I gits up and goes and kivers my cabbages. Them telephone men come along an' moved that post and tuk them wires more'n a quarter of a mile away. Now I can't hear 'em sing no mo'. Last night thar come a frost, an' all my cabbages got friz, and now I wants to sue the corp'ration."

Collectors and Makers of Fine Furs

Plymouth Furs

Fur Buying an Art.



Mink Lined Coat as illustrated, $150
Muskrat Lined Coat as illustrated, $75

Aristocratic in richness and brilliancy, Plymouth Furs are the standard of fur quality in America.

In buying fur the prestige of the company from whom you make your purchase is your surest protection.

There is one house whose name is an absolute guarantee of the worth of all their furs. That House is the Plymouth Fur Company.

Write for our Style Book D

It tells you about furs. It tells how, situated in the center of the great fur region of America, we secure the best and choicest pelts. It tells of the great care exercised in every detail of the manufacture of pelts into practical, comfortable and fashionable garments. It explains the great saving that results in dealing direct with the maker, be your purchase $5 or $5000.

A superbly illustrated 64 page Style Book sent free on request.

WOMEN'S FURS. Fur Jackets, Coats, Fur-lined Coats, Muffs, and Neckpieces.

MEN'S FURS. Coats, Caps and Gloves, for street, driving and motor use.

Plymouth Clothing House, Dept. D, Minneapolis, Minn.

Don't Buy a Stove or Range Until You First See

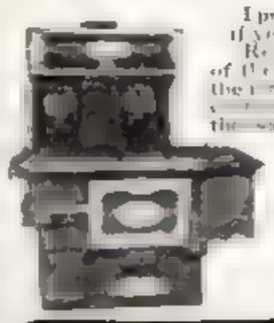
How Much You Save By Getting

"A Kalamazoo Direct to You"

TRADE MARK REGISTERED

YOU want to make every cent you spend this year count for quality and economy.
If you need a stove or range, don't buy until you get our factory prices.
I promise you that I will save you $5, $6 or $10 on our smallest stoves and as high as $18, $30 and even $50 on our largest. And I promise you that you can not get anywhere at any price a better stove or range than the Kalamazoo.
Just let me quote you prices. Take our catalogue and compare the Kalamazoo quality and prices, with the best line of stoves and ranges you can find sold at retail. That will tell the story. You can see for yourself. You want to save money and you want to get high quality. Why not investigate our plan then? Why not let me show you the difference between manufacturers' prices and retail prices of stoves or ranges?
We sell to you, direct from the factory at actual factory prices.

On 360 Days Approval Test— We Pay the Freight



I propose, in black and white, to refund your money—every cent of it if you are not fully satisfied in every way exactly as represented. Remember, every Kalamazoo is of the highest possible grade, made of the best materials and to the exact manner. You deal directly with the manufacturers—a company that has a larger number of satisfied customers than any other stove company in existence. We have sold thousands of stoves and ranges to readers of this journal, and no doubt can refer you to near neighbors who have saved money by buying a Kalamazoo. Many customers write that they have saved enough on a single Kalamazoo to pay for a whole season's fuel. You can save enough to buy a new suit, a new dress, an article of furniture, or perhaps to pay your taxes. Is it not to your interest to get our prices?

As Kalamazoo ranges have for over fifteen years, they are as long and wearing as any

Send Postal For Catalogue

For Coal and Wood Stoves and Ranges, No. 152
For Gas Stoves and Ranges, No. 808

Fully describing more than 300 sizes and styles of Coal and Wood Ranges, Gas Stoves and Ranges, Coal and Wood Heaters, Hotel Ranges, Base Burners, Laundry Stoves, Etc. I know that if you get our prices—and see our quality you will not even think of buying any other make. Let me show you how much you can save.

William Thompson, Vice-Pres. and Gen. Mgr.
KALAMAZOO STOVE CO., Mfrs. Kalamazoo, Mich.

10 DULL RAZOR BLADES 25c.
Send 10 double or single edged blades. We restore keen edge better than new. Every blade hair-tested. Estab. 6 years. Thousands of delighted customers.
CHEMICAL STEEL CO., 715 Cambridge Building, Chicago.

MUSIC
A Copy of 25c Music—also list of Popular, Standard and Classical Sheet Music at Cut Prices—for 4c to pay postage. Violin, Mandolin, Guitar, Banjo Strings and Supplies at Low Prices. Danielson's Music House, Jamestown, N.Y.

The Kelly-Springfield Pneumatic Tire for Automobiles

When you drove a carriage you knew that the name of the best solid, two-wire carriage tire was "Kelly-Springfield."

To-day that is also the name of the best pneumatic tire for automobiles.

We made solid tires for years and we made them so well that the Kelly-Springfield Tire has become not only the best made, but also the best known tire and the one of which most is sold.

WE DID not start in the business of making pneumatic tires until we were sure we had the right tire.

We did not wish to make a pneumatic tire that was not good enough to be named "Kelly-Springfield" because we set the tire standard so high on our solid tires.

We intended that the best in pneumatics should be Kelly-Springfield, just as the best in solid tires is Kelly-Springfield.

We now have that tire. The Kelly-Springfield Pneumatic is recommended to those who drive automobiles as embodying the best in automobile tire construction, backed up by years of experiment and success in making rubber composition to produce the best wearing and the most resilient automobile tire that can be made.

Equip your auto with Kelly-Springfield Pneumatics the next outfit of tires you buy and you will know that what we say is true.

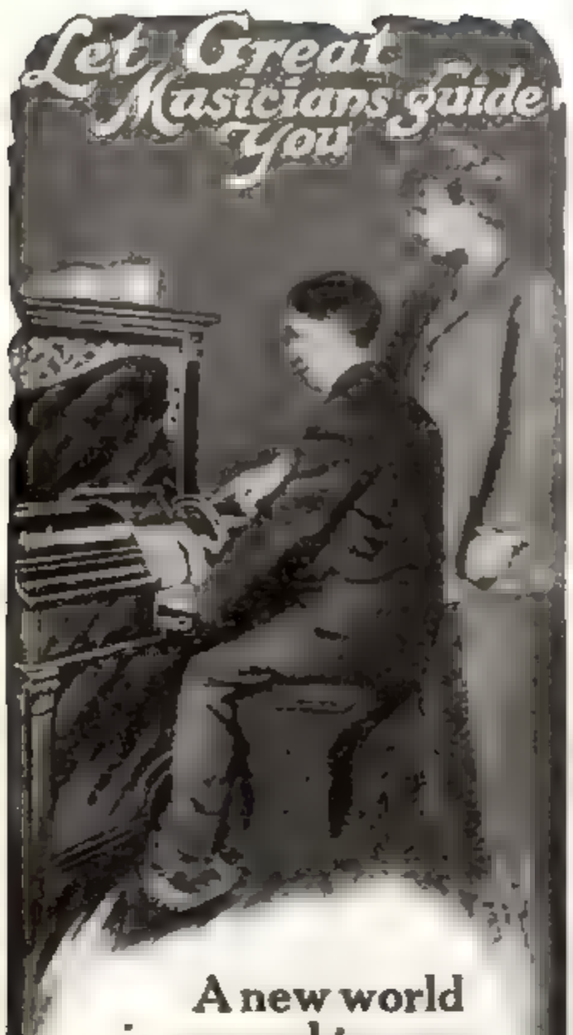
KELLY-SPRINGFIELD SOLID TIRES
at all carriage builders

KELLY-SPRINGFIELD PNEUMATICS
at all automobile supply houses

CONSOLIDATED RUBBER TIRE COMPANY, 20 Vesey Street, New York, and Akron, Ohio

BRANCH OFFICES:

NEW YORK, 243-245 West 47th Street
BOSTON, MASS., 11-13 Hawkins Street
CHICAGO, 436 Wabash Avenue
PHILADELPHIA, 315 North Broad Street
ST. LOUIS, 2340 Olive Street
DETROIT, MICH., 268 Jefferson Avenue
CINCINNATI, OHIO, 641 Main Street
SAN FRANCISCO, CAL., 607 Howard Street
AKRON, OHIO, Cook and Kelly Aves.



A new world is opened to you by the possession of a PIANOLA

Let the great masters of music guide you through this world—show you its rare beauties—train you to find the paths that lead to fullest enjoyment yourself.

The greatest geniuses of music—Paderewski, Grieg, Strauss, Moszkowski, Chaminade, etc., have recorded for your use their individual interpretations on the Metrostyle rolls of the Pianola. Note by note they show you how, by the most delicate shades of interpretation, you can bring out the true beauty of a composition.

Only with the Pianola do you have this guidance. *No other Piano-player has*

The Metrostyle

or anything to take its place in guiding you to artistic interpretation.

You don't *have* to use the Metrostyle. You can use your own interpretation if you wish. Paderewski or some other great musician stands at your shoulder to help you when you need it—to smooth out difficulties of interpretation—to aid you in realizing the full pleasure that music artistically rendered can afford.

Exclusive Advantages Found in No Other Piano-Player

[illegible] the pertormer to make the melody or "theme notes of a piece sound louder than the accom[illegible] so that he can modulate the theme and accompaniment independently of one another

Send us a postal and we will mail you free our illustrated booklet, "The Fascination of Personally Producing Music," and the name of our nearest agent, together with details of our new easy purchase plan. Ask for booklet A.

THE AEOLIAN COMPANY
Aeolian Hall
362 Fifth Ave., near 34th St., New York

The Fashionable Adventures of Joshua Craig

(Continued from Page 21)

"What a strange way of advocating your friend you have."

Arkwright flushed scarlet. "I thought you'd quite dismissed him as a possibility," he stammered.

"With a woman every man's a possibility so long as no man's a certainty."

"Margaret, you couldn't marry a man you didn't like?"

She seemed to reflect. "Not if I were in love with another at the time," she said finally.

"That's as far as my womanly delicacy—what's left of it after my years in society can influence me. And it's stronger, I believe, than the delicacy of most women of our sort."

They were sitting now on the bench round the circle where the fountain was tossing high its jets, in play with the sunshine. She was looking very much the woman of the fashionable world, and the soft grays, shading into blues, that dominated her costume gave her an exceeding and entrancing fragility of look. Arkwright thought her eyes wonderful; the delicate odor of the lilac sachet powder which she affected sat upon his senses like a love-philter.

"Yes, you are finer and nobler than most women," he said giddily. "And that's why it distresses me to hear you talk, even in jest, as if you could marry Josh."

"And a few weeks ago you were suggesting that he would be just the husband for me."

Arkwright was silent. How could he go on? How tell her why he had changed without committing himself to her by a proposal? She was fascinating—would be an ideal wife. With what style and taste she'd entertain—how she'd shine at the head of his table! What a satisfaction it would be to feel that his money was being so competently spent. But—well, he did not wish to marry, not just yet; perhaps, somewhere in the world, he would find, in the next few years, a woman even better suited to him than Margaret. Marrying was a serious business. It was said that nowadays girls went to the altar thinking that if the husbands they were taking proved unsatisfactory they would soon be free again, the better off by the title of Mrs. and a good stiff alimony and some invaluable experience. "I must keep my head," thought he. "I must consider how I'd feel after the fatal cards were out."

"Yes, you were quite eager for me to marry him," persisted she. She was watching his face out of the corner of her eye.

"I admit it," said he huskily. "But we've both changed since then."

"Changed?" said she, perhaps a shade too encouragingly

He felt the hook tickling his gills and darted off warily.

"Changed toward him, I mean. Changed in our estimate of his availability as a husband for you." He rose; the situation was becoming highly perilous. "I must speak to your mother and fly. I'm late for an appointment now."

As he drove away ten minutes later he drew a long breath. "Gad!" said he half aloud. "Rita'll never realize how close I was to proposing to-day. She *almost* had me. . . . Though why I should think of it that way I don't know. It's deuced low and indelicate of me. She ought to be my wife. I love her as much as a man of experience can love a woman in advance of trying her out thoroughly. If she had money I'd not be hesitating, I'm afraid. Perhaps Josh's more than half right and I'm oversophisticated. My doubts and delays may cost me a kind of happiness I'd rather have than anything on earth—*if* it really exists." There he laughed comfortably.

"Poor Rita! If she only knew, how cut up she'd be!"

He might not have been so absolutely certain of her ignorance could he have looked into the Severances' drawing-room just then. For Margaret, after a burst of hysterical gayety, had gone to the far end of the room on the pretext of arranging some flowers. And there, with her face securely hid from the half-dozen round the

3000 to 6000
Original Copies per Hour
That's the average range of speed on the Multigraph when operated by the average office boy or girl. It is equal to the work of a hundred typewriters in doing typewritten work, and double the production of a printing press in printing office forms, etc.
The Gammeter Multigraph
Let Us Send You Samples
of forms printed on the Gammeter Multigraph together with a multigraphed typewritten letter addressed to you personally. Simply send us your name, the name of your firm, and the position you occupy. We will also send descriptive booklet or catalogue
is both a real multiple typewriter and a perfect office printer. It turns out genuinely typewritten [illegible] multiple quantities faster than any printing or facsimile process
The Multigraph does most office printing at practically the cost of the paper and an office boy's time. Small quantities are produced at the lowest rate instead of according to the printer's sliding scale. The Multigraph will handle forms up to 8½ x 17 inches in size. Electrotypes may be used on the Multigraph and a direct inking attachment is supplied for straight printing purposes.
It is never necessary, in any part of Multigraph operation, to touch the type with the fingers. The work of setting up the type from the type supply drum on the right to the printing drum on the left and distributing it back again is done entirely by a simple and rapid automatic device
THE AMERICAN MULTIGRAPH SALES COMPANY
1828 Lake Avenue Cleveland Ohio

AN IDEAL FALL VACATION.

An invigorating five-day ocean trip, restful and health giving, on magnificent 10,000 ton steamships with luxurious accommodations and an unsurpassed cuisine. A sojourn in the half-French half-American city of New Orleans, always brimful of interest. In Pullmans through the great harvesting centers of the South and Middle West, visiting St. Louis, Chicago, Cincinnati, Cleveland and other principal cities, stopping at Niagara Falls, and then home after a delightful tour—fully rested—ready for business.

SOUTHERN PACIFIC STEAMSHIPS
NEW YORK NEW ORLEANS
Choice of Several Rail Routes Returning
ROUND-TRIP RATE, INCLUDING BERTH AND MEALS ON STEAMER, $63.00
For full information address L. H. NUTTING, G. P. A., 349 Broadway, New York

We Make Labels That Sell Your Goods—Letterheads That Command Attention.

You will never buy another lithographed label if you will send for samples of embossed labels produced by the new Press-o-graph Process.

Colors are much more perfectly registered—and of greater brilliancy—than is usual by the lithograph process.

This is superiority of tremendous importance, and one that adds infinitely to the [illegible] of your product.

More than that, although you should not [illegible] nate the features mentioned—this new process makes possible the production of high grade labels in considerably less time than the most speedy lithograph plant, and without [illegible] perfect work.

Write us for samples. Give us an idea of your requirements so that we can figure with you.

Press-o-graph Process also places embossed

Press-O-Graph

stationery within easy reach of the man who heretofore has had to content himself with printed or [illegible] letterheads. Let us show you what we can do with your stationery.

Our plant is equipped to give you the best [illegible] the world in Art Gummed Stickers Display Cards with or without our patent easel backs, Rubber Stamps, Statements, Catalogue Covers, Boxes and whatever you may require in Press-o-graph, Printed or embossed matter.

Tell us your needs and the quantity and quality desired, and we will quote prices and send samples that will convince you are living to your order.

Agents wanted. Experience in handling printed [illegible] matter. Good commission.

THE STUDIO PRINTING & BOX COMPANY, 650 Jackson Street, Toledo, Ohio.

EMBROIDERY STILETTO 50c
Sterling Silver of Special Design. Length, 5½ inches.

Our splendid catalogue, 300 pages, 10,000 illustrations of good and silver articles, and wedding gifts, sent Free upon receipt of 6 cents to pay postage. THE WARREN MANSFIELD COMPANY
Gold and Silversmiths. Established 1867. Dealers Wanted. 246 Middle Street, Portland, Maine

Get a Tyden Table-Lock FREE!

with your dining table by insisting on your dealer selling you a

Hastings Extension Table

which is fitted with a celebrated Tyden Patent Table Lock without extra charge

We guarantee that a Hastings Pedestal Dining Table if it is locked will never spread apart at the bottom of pedestals.

It draws the two halves of the pedestal together from inside and locks them together with one hook so the center can't sag

The Tyden Lock Adds Years of Life to the Beauty of a Pedestal Table.

As you buy only one or two dining tables in a lifetime, do not take a substitute lock and hope it will be all right

All Hastings Tables are guaranteed—they are high grade, beautifully finished and of surpassing workmanship made in oak and mahogany, from $20.00 to $150.00

New Book of Designs Free

Send for it and see the very latest 1908 correct designs for dining rooms. It reveals what is best and most correct, the combination table that extends to 72 inches at a clip without opening the pedestal. Buy the guaranteed Table—the only one in the Hastings, marked like this

80,000 now in use. Sold by furniture dealers everywhere

Hastings Table Co., Dept. S, Hastings, Mich.

DIAMOND GIFTS

20% Down, 10% a Month

A wealth of suggestions for Christmas gifts is contained in our latest Catalogue, number 56. Send for it today. It will solve the problem of "what to give"—and, better still, how to pay for it. Every diamond we sell is guaranteed as to price and quality. We sell them to you on credit terms at wholesale prices. You save at least two profits. Goods sent prepaid for examination. Send for catalogue 56.

J. M. LYON & CO.

71-73 Nassau St., New York.

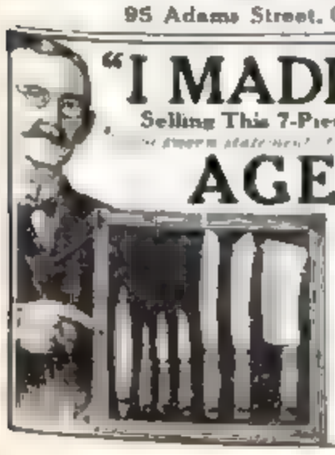
ESTABLISHED 1843.

VIOLIN of Smooth, Fine Tone

The purchase of a violin is an important thing. Why not get the best musical value to be had? The Lyon & Healy Cremonatone Violin is world-famous, and if you will read its history you will understand all imitations fall short of it and why somewhere else every dollar should pay its price FROM which is $100. The Student Violin is also the leader in its class—price $15. Let us send you our Musical Handbook, which tells all about violins and all other musical instruments. 312 pages, 1100 illustrations

LYON & HEALY

95 Adams Street, CHICAGO



"I MADE $12 PER DAY

Selling This 7-Piece Kitchen Set"

(Sworn statement of H. S. CLARK, Nottaway)

AGENTS

are coining money

OUTFIT FREE to workers

THOMAS MFG CO.

420 Home Bldg

Dayton, Ohio

distant tea-table, she was choking back the sobs, and was muttering.

"I'll have to do it! I'm a desperate woman—desperate!"

VI

IT IS a rash enterprise to open wide to the world the private doors of the family, to expose intimate interiors all unconscious of outside observation, and all unprepared for it. Such frankness tends to destroy "sympathetic interest," to make delusion and illusion impossible; it gives cynicism and his brother phariseeism their opportunity to simper and to sneer. Still rasher is it to fling wide the doors of a human heart and, without any clever arrangement of lights and shades, reveal in the full face of the sun exactly what goes on there. We lie to others unconsciously; we lie to ourselves both consciously and unconsciously. We admit and entertain dark thoughts, and at the first alarm of exposure deny that we ever saw them before; we cover up our motives, forget where we have hidden them, and wax justly indignant when they are dug out and confronted with us. We are scandalized, quite honestly, when others are caught doing what we ourselves have done. We are horrified and cry "Monster!" when others do what we ourselves refrain from doing only from lack of courage.

No man is a hero who is not a hero to his valet; and no woman a lady unless her maid thinks so. Margaret Severence's new maid Selina was engaged to be married; the lover had gone on a spree, had started a free fight in the streets, and had got himself into jail for a fortnight. It was the first week of his imprisonment, and Selina had committed a series of faults intolerable in a maid. She sent Margaret to a ball with a long tear in her skirt; she let her go out with her blouse unfastened in the back; she upset a cup of hot *café au lait* on her arm; finally she tore a strap off a shoe as she was fastening it on Margaret's foot. Though no one has been able to fathom it, there must be a reason for the perversity whereby our outbursts of anger against any seriously-offending fellow-being always break out on some trivial offense, never on one of the real and deep causes of wrath. Margaret, though ignorant of her maid's secret grief and shame, had borne patiently the sins of omission and commission, only a few of which are catalogued above; this, though the maid, absorbed in her woe, had not even apologized for a single one of them. On the seventh day of discomforts and disasters Margaret lost her temper at the triviality of the ripping off of the shoe-strap, and poured out upon Selina not only all her resentment against her but also all that she had been storing up since the beginning of the season against life and destiny. Selina sat on the floor stupefied; Margaret, a very incarnation of fury, raged up and down the room, venting every and any insult a naturally caustic wit suggested. "And," she wound up, "I want you to clear out at once. I'll send you your month's wages. I can't give you a character except for honesty. I'll admit, you are too stupid to steal. Clear out, and never let me see you again."

She swept from the room, drove away to lunch at Mrs. Baker's. She acted much as usual, seemed to be enjoying herself, for the luncheon was very good indeed, Mrs. Baker's *chef* being new from France and not yet grown careless, and the company was amusing. At the third course she rose. "I've forgotten something," said she. "I must go at once. No, no one must be disturbed on my account. I'll drive straight home." And she was gone before Mrs. Baker could rise from her chair.

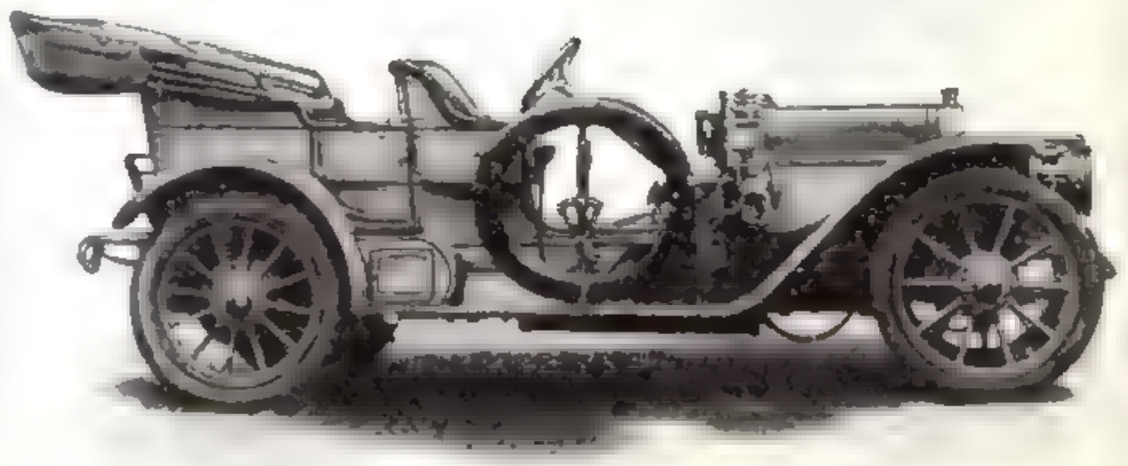
At home, Margaret went up to her own room, through her bedroom to Selina's—almost as large and quite as comfortable as her own and hardly plainer. She knocked. As there was no answer, she opened the door. On the bed, sobbing heartbrokenly, lay Selina, crushed by the hideous injustice of being condemned capitally, merely for tearing off a bit of leather which the shoemaker had neglected to make secure.

"Selina," said Margaret.

The maid turned her big, homely, swollen face on the pillow, ceased sobbing, gaped in astonishment.

"I've come to beg your pardon," said Margaret, not as superior to inferior, nor yet with the much-vaunted "just as if they were equals," but simply as one human being to another. The maid sat up. One of her braids had come undone and was hanging ludicrously down across her cheek.

Stearns



Five Passenger Light Touring Car Body, mounted upon a 30-60 H. P. Chassis

THE STEARNS 30-60 H. P. Model is a Motor Car of unusual merit. ¶ Its action upon hills is cyclonic. ¶ Will go faster upon the level than any one cares to travel. ¶ It has that superb abundance of power and speed so keenly enjoyed by the experienced motorist. ¶ In design it embodies only those features which two continents recognize as *best*.

¶ STEARNS CARS unfalteringly withstand the abuse which goes with continued hard service upon all kinds of American roads.

For those interested in high quality motor cars, our advance catalog will be interesting

These are the latest Stearns Models:

30-60 h. p. Model	24-28 h. p. Model	45-90 h. p. Model
Bore . . . . . 5½ inches	Bore . . . . . 4¼ inches	Bore . . . . . 5½ inches
Stroke . . . . . 5½ inches	Stroke . . . . . 4½ inches	Stroke . . . . . 5¾ inches
Wheel Base . . . 120 inches	Wheel Base . . . 116 inches	Wheel Base . . . 138 inches
Drive: Shaft or Side Chains.	Drive. Shaft.	Drive Side Chains
Transmission: Selective four forward and reverse.	Transmission Selective three forward and reverse.	Transmission Selective four forward and reverse.

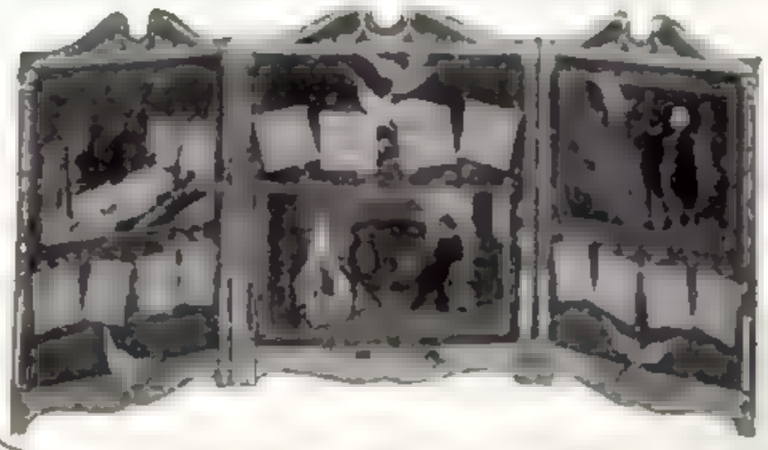
Light Touring Car, Pullman, Limousine and Landaulet Bodies

The F. B. Stearns Company

Member A. L. A. M.

Cleveland, Ohio

Look for this Seal When Buying Confectionery



NECCO SWEETS Never Disappoint

Necco Sweets

Do You Want This Beautiful Art Calendar

The New England Confectionery Company, makers of Lenox Chocolates and Necco Sweets, will mail postpaid to any address this beautiful art calendar shown above, size two feet long by ten inches high, lithographed in fourteen colors. No advertising on the face of calendar. An artistic decoration for mantel or wall of living room or den.

Sent to any address on receipt of 15c, stamps or cash.

NEW ENGLAND CONFECTIONERY CO., Boston, Mass.

OUR BUILDING

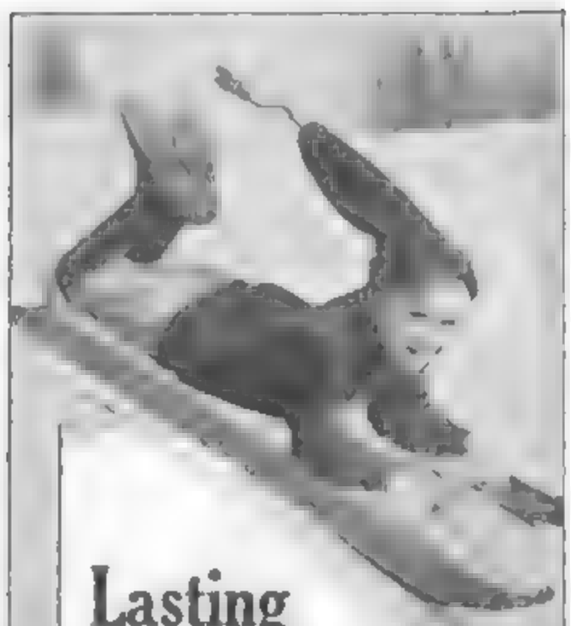
BANKING BY MAIL AT 4% INTEREST

Our system of Banking by Mail enables you to take advantage of the facilities offered by this old established bank, which pays 4 per cent. interest on savings deposits and assures the principal against depreciation or loss. Send today for a copy of our free booklet "M."

THE CITIZENS SAVINGS & TRUST CO.

CLEVELAND, OHIO

RESOURCES OVER 42 MILLION DOLLARS — THE CITY OF BANKS



Lasting beauty

The things you want to know when you buy knit caps and sweaters are: Will they hold their shape and good looks? Will they still be beautiful after a little wear?

You can know if you get

Mohawk Knit Goods

Tam-o'-shanters
Toques Yales Scotch Caps
Coat Sweaters Sweaters
Also Cloth Caps

They look as handsome [illegible] perfectly months afterward as they do [illegible] specially designed machines are exclusive with us—[illegible] into shape [illegible] more than you pay for the ordinary kinds that are old, out of shape and worn out in no time.

All styles and colors for men, women and children [illegible] every article guaranteed. Look for the Mohawk "Indian" label on every cap and [illegible]

If your dealer [illegible] Knit Goods, write us and we'll see that you get them.

Write anyway for our illustrated booklet.

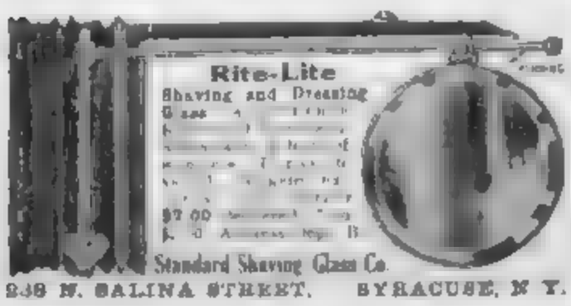
Mohawk Valley Cap Factory, Utica, N.Y.

The Actual Worth

¶ Of a Superior Union Suit it is the splendid fit, the unusual service and the great comfort given the wearer. ¶ When a man buys a Union Suit with the Superior label sewed in it he has an absolute guarantee of underwear worth. For in every instance the quality goes in before the label goes on. Fewer men every day have to learn. Once learned Superior [illegible] never forgotten. One fair [illegible] the new points of excellence of Superior Union Suits are Never-rip Seams, Laps that do not Gap, Cuffs that do not roll up, Buttons sewed on to stay; Reinforced Crotch button-holes; Perfect sizing of suits in which the experience of years is applied, and Patent Elastic Shoulder that prevents sagging of sleeves or body of garment.

¶ In desirable fabrics for MEN at fair prices at the Better Stores. Ask your dealer. If he offers you other garments, write direct to us.

The Superior Underwear Co.

[illegible] STREET, PIQUA, OHIO

Standard Shaving Glass Co.
238 N. SALINA STREET, SYRACUSE, N. Y.

"I insulted you, and I'm horribly ashamed." Wistfully. "Will you forgive me?"

"Oh, law!" cried the maid despairingly. "I'm dreaming." And she threw herself down once more and sobbed afresh.

Margaret knelt beside the bed, put her hand appealingly on the girl's shoulder. "Can you forgive me, Selina?" said she. "There's no excuse for me except that I've had so much hard luck, and everything seems to be going to pieces under me."

Selina stopped sobbing. "I told a story when I came to you and said I'd had three years' experience," moaned she, not to be outdone in honorable generosity. "It was only three months as lady's maid, and not much of a lady, neither."

"I don't in the least care," Margaret assured her. "I'm not strictly truthful myself at times, and I do all sorts of horrid things."

"But that's natural in a lady," objected Selina, "where there ain't no excuse for me that only have my character."

Margaret was careful not to let Selina see her smile of appreciation of this unconsciously profound observation upon life and morals. "Never mind," said she; "you're going to be a good maid soon. You're learning quickly."

"No, no," wailed Selina. "I'm a regular blockhead, and my hands is too coarse."

"But you have a good heart and I like you," said Margaret. "And I want you to forgive me and like me. I'm so lonely and unhappy. And I need the love of one so close to me all the time as you are. It'd be a real help."

Selina began to cry again, and then Margaret gave way to tears; and, presently, out came the dreadful story of the lover's fight and jailing; and Margaret, of course, promised to see that he was released at once. When she went to her own room, the maid following to help her efface the very disfiguring evidences of their humble, emotional drama, Margaret had recovered her self-esteem and had won a friend, who, if too stupid to be very useful, was also too stupid to be unfaithful.

As it was on the same day, and scarcely one brief hour later, it must have been the very same Margaret who paced the alley of trimmed elms, her eyes so stern and sombre, her mouth and chin so hard that her worshipful sister Lucia watched in silent, fascinated dread. At length Margaret noted Lucia, halted and—"Why don't you read your book?" she cried fiercely. "Why do you sit staring at me?"

"What a temper you have got—what a *nasty* temper!" Lucia was goaded into retorting.

"Haven't I, though!" exclaimed Margaret, as if she gloried in it. "Stop that staring!"

"I could see you were thinking something—something—*terrible!*" explained Lucia.

Margaret's face cleared before a satirical smile. "What a romancer you are, Lucia." Then, with a laugh: "I'm taking myself ridiculously seriously to-day. Temper—giving way to temper—is a sure sign of defective intelligence or of defective digestion."

"Is it about—about Mr. Craig?"

Margaret reddened.

"Has he asked you to marry him?"

"No; not yet."

"But he's going to?"

Margaret gave a queer smile. "He doesn't think so."

"He wouldn't dare!" exclaimed Lucia. "Why, he's not in the same class with you."

"So! The little romancer is not so romantic that she forgets her snobbishness."

"I mean, he's so rude and noisy. I *detest* him!"

"So do I—at times."

Lucia looked greatly relieved. "I thought you were encouraging him. It seemed sort of—of cheap, unworthy of you, to care to flirt with a man like that."

Margaret's expression became strange indeed. "I am not flirting with him," she said gravely; "I'm going to marry him."

Lucia was too amazed to speak, was so profoundly shocked that her usually rosy cheeks grew almost pale.

"Yes, I shall marry him," repeated Margaret slowly.

"But you don't love him!" cried Lucia.

"I dislike him," replied Margaret. After a pause she added: "When a woman

"New Process" GILLETTE Blades

AN INSTANTANEOUS SUCCESS

"New Process" GILLETTE blades have been on sale at all dealers since September 1st, 1908, and have scored an unqualified success.

Their wonderful keenness, durability and finish is fully recognized and proves them to be superior to any blades heretofore placed on the market.

Their cordial reception has richly repaid us for the four years earnest work we spent in perfecting the process necessary to produce them.

Their success has proved our wisdom in selecting a steel made after our own formula, specially refined to answer the requirements of our new process.

The demand for them has justified the cost of the automatic machines which sharpen each edge individually and ensure their unvarying keenness.

"New Process" GILLETTE blades are paper-thin, hard as flint, and require NO STROPPING—NO HONING.

The coarsest beard readily yields to their marvelous keenness.

Beyond the efficient and satisfactory results derived from "New Process" blades, the feature of *greater durability* cannot fail to attract old and new friends to the "Gillette Way" of *perfect shaving*, only possible with "New Process" blades.

Greater durability means a lessening to the already low cost of a daily shave with the Gillette Safety Razor.

The unique nickel-plated box, too, is generally praised.

It seals itself hermetically every time it is closed—is absolutely damp-proof and protects the blades from rust in any climate, thus prolonging their life and utility.

TWELVE "NEW PROCESS" GILLETTE BLADES ARE PACKED IN THE BOX.

THE RETAIL PRICE IS ONE DOLLAR.

A GILLETTE with "New Process" blades will give you more comfort—more genuine satisfaction than any shaving device you ever tried. No matter how you are now being shaved it will pay you to adopt the "GILLETTE" Way. It will save you money—time—worry.

The standard razor set consists of triple silver plated razor and 12 "New Process" blades in morocco, velvet-lined case. Price $5.00.

Combination sets containing toilet accessories, at prices ranging from $6.50 to $50.00.

At all hardware, drug, jewelry, cutlery and sporting goods dealers.

GILLETTE SALES COMPANY

New York
206 Times Bldg.

BOSTON
206 Kimball Bldg.

Chicago
206 Stock Exchange Bldg.

Gillette Safety Razor
NO STROPPING NO HONING

I Want to Place a Fox Typewriter in Your Office at My Expense

W. R. Fox, President Fox Typewriter Company

WILL you give office-room to a Fox Typewriter?

Will you try it absolutely without cost to you?

That's the only way you can really know a typewriter—put it to work in the day's business routine.

I am glad to have you compare the Fox Typewriter with any other machine. Because I know it will compare favorably. So favorably you will not want to get along without it.

When I invented the Fox Typewriter, I steered away from the faults and flaws of other machines.

I added new features that no other typewriter possessed, or possesses today. I realized that it wasn't necessary that a typewriter be a "blind" writer to be strong.

Please [illegible] for [illegible] any [illegible] Name [illegible] Street [illegible] Town [illegible] State

Trade in your Old Typewriter to me

AND I knew that it was possible to build a visible typewriter without sacrificing durability.

[illegible] It's sold strictly on [illegible] the fair deal was I want to [illegible] It [illegible] to the [illegible] with [illegible] bearing has unusual width, [illegible] wearing surface. The type bar is extra strong and heavy.

There can't be any going wrong in alignment—no wearing down, in years and years of work.

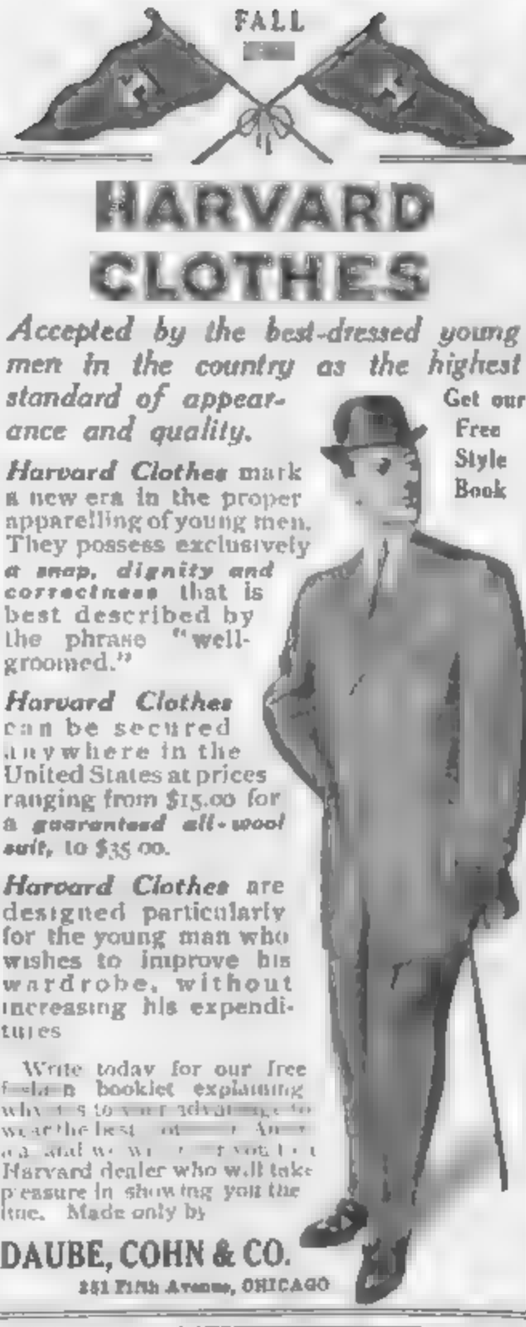
A single Fox does a variety of things perfectly: letter writing, invoicing, billing, tabulating figures, stencil cutting and heavy manifolding. You can buy two carriages—different lengths—and use them interchangeably.

The Fox writes in two colors, and you don't have to touch the ribbon all the time it's on the machine.

But proof is better than promise. Let the Fox Typewriter speak for itself. I am only too glad to send, or have delivered to you, a Fox Typewriter, without a penny's cost to you. Try it out. [illegible] it [illegible] compare it with any [illegible] every [illegible] Then, if you [illegible] like it, [illegible] as part payment.

As a fair business man, doesn't this offer appeal to you? Let me send you the Fox for free trial and examination at once. Just fill out, clip and mail this coupon today. Send it

W. R. FOX, President, Fox Typewriter Company
300-320 Front Street, Grand Rapids, Mich.



HARVARD CLOTHES

Accepted by the best-dressed young men in the country as the highest standard of appearance and quality.

Get our Free Style Book

Harvard Clothes mark a new era in the proper apparelling of young men. They possess exclusively ***a snap, dignity and correctness*** that is best described by the phrase "well-groomed."

Harvard Clothes can be secured anywhere in the United States at prices ranging from $15.00 for a ***guaranteed all-wool suit,*** to $35.00.

Harvard Clothes are designed particularly for the young man who wishes to improve his wardrobe, without increasing his expenditures

Write today for our free fashion booklet explaining why it is to your advantage to wear the best clothes. And we will direct you to the Harvard dealer who will take pleasure in showing you the line. Made only by

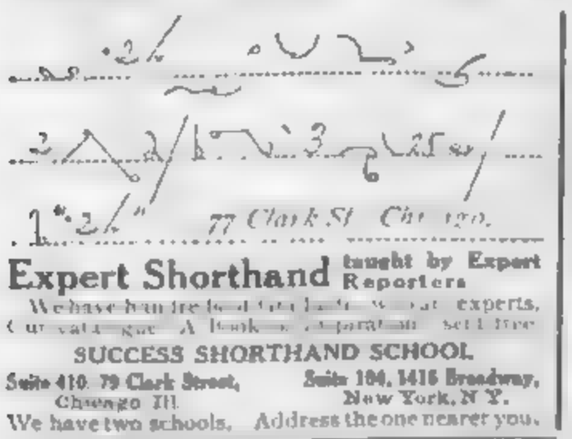
DAUBE, COHN & CO.
251 Fifth Avenue, CHICAGO

Banking by Mail with The Cleveland Trust Company

CLEVELAND, OHIO
Capital and Surplus
$5,000,000

THE able, conservative management of this bank during the past 12 years, has won for it the confidence of more than seventy thousand

4 Per Cent Interest



Expert Shorthand taught by Expert Reporters

We have had more [illegible] experts. Our catalog gives A Look Ahead and tells [illegible]

SUCCESS SHORTHAND SCHOOL

Suite 410, 79 Clark Street, Chicago, Ill.
Suite 104, 1416 Broadway, New York, N. Y.

We have two schools. Address the one nearer you.

PRINTERS Do You Sell CALENDARS?

If you do not, you should. There's a clear profit of 50% for you. Our new line for 1909 is now ready. We sell this line only to one Printer in each locality and you can obtain control of it and easily secure the Calendar business in your territory.

The subjects are attractive, snappy, original and were selected with regard to their "selling force."

Business men are now in the market for their Calendars to distribute January 1st. Why permit others to make this profit which should be yours? Write for sample line now. Address W. H. Rice, Sales Manager

American Colortype Company, 73-75 Monroe St., Chicago

makes up her mind to marry a man, willy-nilly, she begins to hate him. It's a case of hunter and hunted. Perhaps, after she's got him, she may change. But not till the trap springs—not till the game's bagged."

Lucia shuddered. "Oh, Rita!" she cried. And she turned away to bury her face in her arms.

"I suppose I oughtn't to tell you these things," pursued Margaret; "I ought to leave you your illusions as long as possible. But—why shouldn't you know the truth?"

"But I don't see why you chose *him*," persisted Lucia.

"I didn't. Fate did the choosing."

"But why not somebody like—like Grant Arkwright? Rita, I'm sure he's fond of you."

"So am I," said Rita. "But he's got the idea he would be doing me a favor in marrying me; and when a man gets that notion it's fatal. Also —— He doesn't realize it himself, but I'm not prim enough to suit him. He imagines he's liberal—that's a common failing among men. But a woman who is natural shocks them, and they are taken in and pleased by one who poses as more innocent and impossible than any human being not perfectly imbecile could remain in a world that conceals nothing. . . . I despise Grant—I like him, but despise him."

"He is small," admitted Lucia.

"Small? He's infinitesimal. He'd be mean with his wife about money. He'd run the house himself. He should have been a butler."

"But, at least, he's a gentleman."

"Oh, yes," said Margaret—"Yes, I suppose so. I despise him, while, in a way, I respect Craig."

"He has such a tough-looking skin," said Lucia.

"I don't mind that in a man," replied Margaret.

"His hands are like—like a coachman's," said Lucia. "Whenever I look at them I think of Thomas."

"No, they're more like the parrot's—they're claws. . . . That's why I'm marrying him."

"Because he has ugly hands?"

"Because they're ugly in just that way. They're the hands of the man who gets things and holds on to things. I'm taking him because he can get for me what I need." Margaret patted her sister on the shoulder. "Cheer up, Lucia! I'm lucky, I tell you. I'm getting, merely at the price of a little lying and a little shuddering, what most people can't get at any price."

"But he hasn't any money," objected Lucia.

"If he had no doubt you'd find him quite tolerable. Even you—a young innocent."

"It does make a difference," admitted Lucia. "You see, people have to have money or they can't live like gentlemen and ladies."

"That's it," laughed Margaret. "What's a little thing like self-respect beside ease and comfort and luxury? As grandmother said, a lady who'd put anything before luxury has lost her self-respect."

"Everybody that's nice ought to have money," declared Lucia. "Then the world would be beautiful, full of love and romance, with everybody clean and well-dressed and never in a hurry."

But Margaret seemed not to hear. She was gazing at the fountain, her unseeing eyes gloomily reflecting her thoughts.

"If Mr. Craig hasn't got money why marry him?" asked her sister.

"He can get it," replied Margaret tersely. "He's the man to trample and crowd and clutch, and make everybody so uncomfortable that they'll gladly give him what he's snatching for." She laughed mockingly. "Yes, I shall get what I want"—then soberly—"if I can get him."

"Get *him!* Why, he'll be delighted! And he ought to be."

"No, he oughtn't to be; but he will be."

"A man like him—marrying a lady! And marrying *you!*" Lucia threw her arms round her sister's neck and dissolved in tears. "Oh, Rita, Rita!" she sobbed. "You are the dearest, loveliest girl on earth. I'm sure you're not doing it for yourself, at all. I'm sure you're doing it for my sake."

"You're quite wrong," said Rita, who was sitting unmoved and was looking like her grandmother. "I'm doing it for myself. I'm fond of luxury—of fine dresses and servants and all that. . . . Think of the thousands, millions of women who marry just for a home and a bare living! . . . No doubt, there's something wrong about the whole thing, but I don't see just

MENTOR
Comfort Union Suits

We'd like the opportunity to send you a very novel book about **Mentor Comfort Unions.** No matter what kind of underwear you've been wearing, we're sure they will give you an underwear comfort you have never had before. No drawers to slip down or show above the trousers, no shirt to crawl up. No double thickness about the waist. Very elastic—fit like a second skin. Allow perfect freedom of motion, and so in sympathy with every line and movement of the body, you don't know they are on. Knitted, and therefore porous, they absorb and evaporate perspiration, keeping the skin dry and warm.

Mentor Unions are made in a variety of fabrics to suit all tastes, including *Shrinkproof* Wool—woolen underwear that you can send to the laundry without fear of shrinking.

SOME OF THE MENTORS:

No. 1203	Combed Egyptian Cotton, medium wt.	$2.00
No. 1103	Combed Egyptian Cotton, heavy wt.	[illegible]
No. 2703	Shrinkproof Merino, natural, medium weight	3.50
No. 1403	Shrinkproof Merino, natural, heavy weight	3.50
No. 1503	Shrinkproof Merino, natural, light and fine	4.00
No. 1603	Shrinkproof Merino, natural, heavy weight	4.00
No. 503	Pure Silkateen, medium weight, white, flesh or blue	5.00
No. 603	Pure Silkateen, heavy weight, white, flesh or blue	6.00
No. 6103	Pure Australian Wool, Shrinkproof, light weight, white or natural	6.00
No. 6203	Silk and Wool, light weight, white	7.00

Etc., Etc.

Send for Free Samples

of all these fabrics, and an original book about **Mentor Comfort Unions.** A postal card will bring them.

Have the merchant show you the name **Mentor** [illegible] back of the garment. If you cannot [illegible] it, we will send prepaid on receipt of price.

We also make underwear for women and children, and will send to any woman interested a very beautiful book of samples free.

Mentor Knitting Mills
102 Bank Street
Cleveland, O.

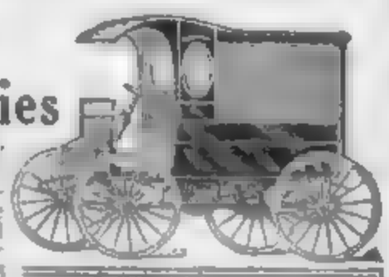
MAIL THIS COUPON OR A POSTAL TODAY

MENTOR KNITTING MILLS
102 Bank Street
Cleveland, Ohio
I'd like your novel union suit book and samples of fabrics.

Name [illegible]

Address [illegible]

Quick Deliveries



mean money saved and satisfied customers. One Kiblinger will do quicker work than 3 horses and wagons—always ready—no hitching up—go anywhere—reliable in all weather.

Kiblinger Motor Wagons

climb hills easier than horses—go through mud [illegible] one gallon of gasoline—low first cost—cheap to keep—wagons and buggies, etc., of all styles

Write today for catalog and book of facts.

W. H. KIBLINGER CO., Factory No. 53, Auburn, Ind.

SHIBBOLETH

Can sell you ties like this—50 and 75c values—at
$3.00 THE HALF DOZEN POSTPAID
We weave the silks and sell direct from "Weaver to Wearer"—
THAT'S WHY Money back if unsatisfactory

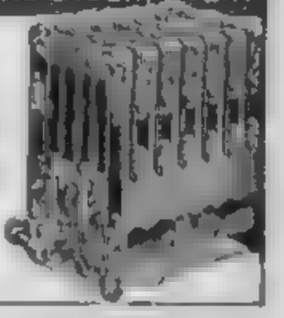
SOLID COLOR SILK BARATHEA
HARVARD, reversible four-in-hand
[illegible]

FANCY SILK NECKWEAR
Stripe [illegible]
[illegible]
LAFAYETTE [illegible]
State [illegible]

SHIBBOLETH SILK CO., 443 BROADWAY, N. Y.
[illegible]

A Match the only Janitor you need for this Steam Plant

"Gasteam" does the rest.



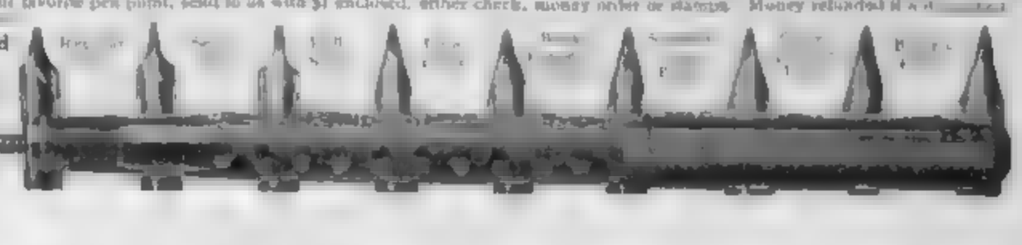
See your breath at breakfast? You can have heat in a few minutes—STEAM heat—with a Clow "Gasteam" Radiator. Don't heat the whole house to warm one room—these raw wintry days—simply make STEAM in [illegible] room. Costs only 1¼ cents per hour for seven-section radiator. If you don't know our dealer we will send you his name. Write at once for booklet, about "Gasteam" Radiators and what people say who use them. Your name and address on margin of this ad will do.

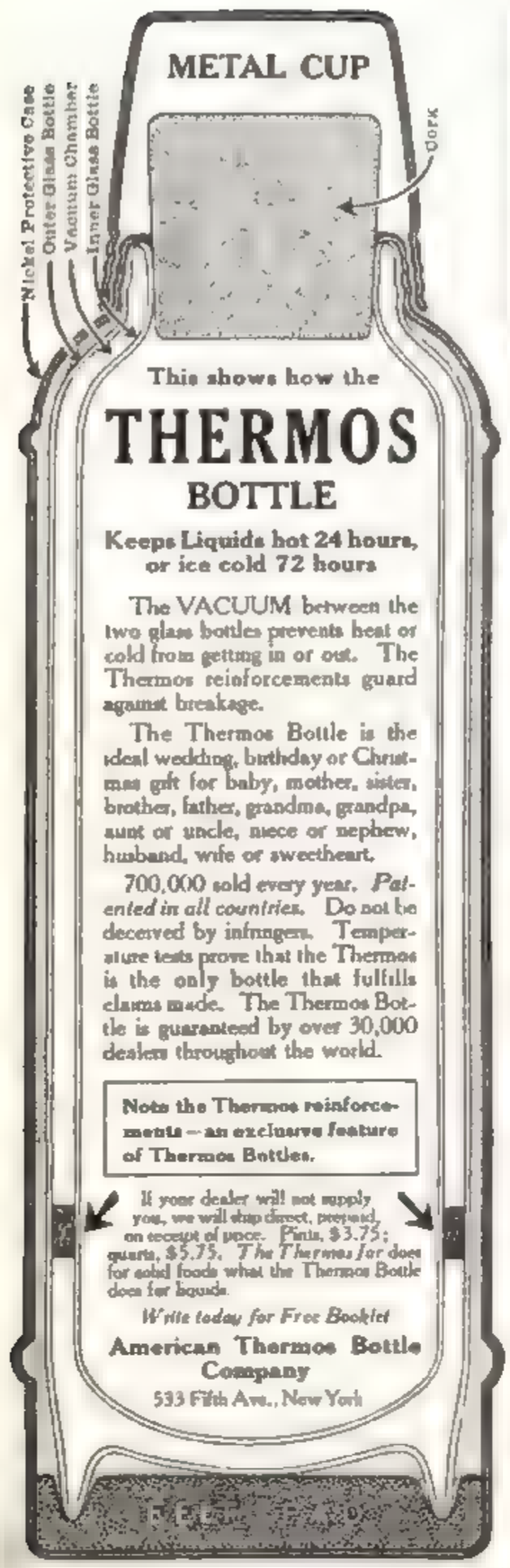
James B. Clow & Sons, 354 Franklin St., Chicago. Works: Chicago and Newcomerstown, Ohio. Manufacturers of Heating, Plumbing and Waterworks Supplies for More than a Quarter of a Century

Use Any Pen Point with Sanford's Fountain Penholder

Pens can be changed as easily and quickly as in an ordinary pen holder. The only Fountain Pen in the world that will do this [illegible] ink flows freely and does not blot, blur, clog, leak, spill or soil hands or clothes. You fill it just like common Fountain Pens. Cut out [illegible] at, check off your favorite pen point, send to us with $1 enclosed, either check, money order or stamps. Money refunded if [illegible]

The Sanford Pen Co.
157 E. 105th St.
Cleveland, O.





This shows how the

THERMOS BOTTLE

Keeps Liquids hot 24 hours, or ice cold 72 hours

The VACUUM between the two glass bottles prevents heat or cold from getting in or out. The Thermos reinforcements guard against breakage.

The Thermos Bottle is the ideal wedding, birthday or Christmas gift for baby, mother, sister, brother, father, grandma, grandpa, aunt or uncle, niece or nephew, husband, wife or sweetheart.

700,000 sold every year. *Patented in all countries.* Do not be deceived by infringers. Temperature tests prove that the Thermos is the only bottle that fulfills claims made. The Thermos Bottle is guaranteed by over 30,000 dealers throughout the world.

Note the Thermos reinforcements—an exclusive feature of Thermos Bottles.

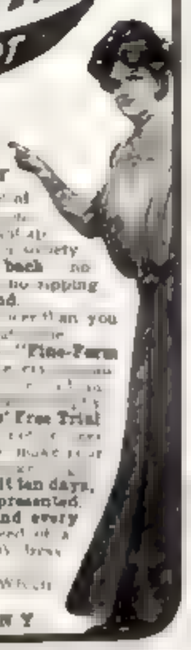
If your dealer will not supply you, we will ship direct, prepaid, on receipt of price. Pints, $3.75; quarts, $5.75. *The Thermos for* does for solid foods what the Thermos Bottle does for liquids.

Write today for Free Booklet

American Thermos Bottle Company

533 Fifth Ave., New York

Fine-Form MATERNITY SKIRT



Every Prospective Mother

Something new—only a certain garment of the kind ever created. For sheer beauty and ease it is unequaled. For an elegant appearance in the home or the street and in society—**Always drapes evenly in front and back**—no bunching or sagging. **Can be worn the year round.**

Made in all sizes and lengths, at prices no more than you are used to pay for the ordinary kind. Send for our Illustrated Book, "Fine-Form Maternity Skirt" and full particulars of our liberal free offer, explaining how you can get one without cost. **Ten Days' Free Trial.** When you get your Fine-Form Maternity Skirt make your own test of it in every way you can think of. Wear it ten days, and **if you don't find it exactly as represented, send it back and we will cheerfully refund every cent paid. Other Skirts** [illegible] same guarantee. Illustrated book free. Write for it today.

Beyer & Williams Co. Dept 35 Buffalo, N. Y.

MENNEN'S BORATED TALCUM TOILET POWDER

A Positive Relief for

Prickly Heat, Chafing, and **Sunburn,** and all afflictions of the skin.

Removes all odor of perspiration. Delightful after shaving. Sold everywhere, or mailed on receipt of 25c. Get Mennen's the original. Sample free.

GERHARD MENNEN COMPANY, Newark, N.J.

what. If woman is made to lead a sheltered life, to be supported by a man, to be a man's plaything, she can't often get the man she'd most like to be the plaything of, can she?"

"Isn't there any such thing as love?" Lucia ventured wistfully. "Marrying for love, I mean."

"Not among *our* sort of people, except by accident," Margaret assured her. "The money's the main thing. We don't say so. We try not to think so. We denounce as low and coarse anybody that does say so. But it's the truth, just the same. . . . Those who marry for money regret it, but not so much as those who marry only for love—when poverty begins to pinch and to drag everything fine and beautiful down into the mud. Besides, I don't love anybody—thank God! If I did, Lucia, I'm afraid I'd not have the courage!"

"I'm sure you couldn't!" cried Lucia, eager to save all possible illusion about her sister. Then, remorseful for disloyal thoughts: "And, if it wasn't right, I'm sure you'd not do it. You *may* fall in love with him afterward."

"Yes," assented Margaret, kissing Lucia on an impulse of gratitude. "Yes, I may. I probably shall. Surely, I'm not to go through life never doing anything I ought to do."

"He's really handsome, in that bold, common way. And you can teach him."

Margaret laughed with genuine mirth.

"He'll be on his knees to you," pursued Lucia, wonderfully cheered up by her confidence in the miracles Margaret's teaching would work. "And he'll do whatever you say."

"Yes, I'll teach him," said Margaret, herself more hopeful; for "must" always improves with acquaintance. "I'll make him over completely. Oh, he's not so bad as they think—not by any means."

Lucia made an exaggerated gesture of shivering. "He gets on my nerves," said she. "He's so horribly abrupt and ill-mannered."

"Yes, I'll train him," said Margaret, musing aloud. "He doesn't especially fret my nerves. A woman gets a good, strong nervous system—and a good, strong stomach—after she has been out a few years." She laughed. "And he thinks I'm as fine and delicate as—as ——"

"As you look," suggested Lucia.

"As I look," accepted Margaret. "How we do deceive men by our looks! Really, Lucia, *he's* far more sensitive than I—far more."

"That's too silly!"

"If I were a millionth part as coarse as he is he'd fly from me. Yet I'm not flying from him."

This was unanswerable. Lucia rejoined: "When are you going to to do it?"

"Right away. . . . I want to get it over with. . . . I can't stand the suspense. . . . I can't stand it!" And Lucia was awed and silenced by the sudden, strained look of anguish that made Margaret's face haggard and her eyes wild.

(TO BE CONTINUED)

WARRIOR, THE UNTAMED

(Continued from Page 15)

girl blew into the office. Fifty, if she was a day, but straight as an arrow, nose like the prow of a ship, and eyes—when she turned those spectacles on you it was like you were facing an automobile searchlight.

"Be you the man that's running this circus?" she asked.

I said I was, and I came pretty near telling the truth.

"Waal, I guess I've got a lion up in my house that belongs to you," said she. "You see, I caught him day before yesterday, and I s'pose I should have come down here before this. But I'd been beach-plummin' an' I'd got to make jelly right then or those berries would just rot on my hands. As it was, I thought they never would jell, with me runnin' to the barn every other minute takin' all kinds of soft vittles to that lion. Say, he ain't real well, is he? If those plums hadn't 'a' jellied it would have cost you a pretty penny, though."

She stopped here for breath, and I dove up to the surface.

"Yes'm," said I. "How did you happen to catch him?"

"Waal, I'll tell you. You see, I live by myself, on a little back road, just a piece

No Trouble to Fill the CONKLIN Pen

Drinks Ink Like a Camel

Just dip the pen in the nearest inkwell, press the Crescent-Filler, and your pen fills itself in less time than it takes to tell it. Much quicker, easier and safer than spilling ink into a muzzle loader with a dropper.

CONKLIN'S SELF-FILLING Fountain Pen

is not only self-filling, self-cleaning — it is also self-writing. That's because of its wonderful feed principle. You merely guide it over paper—it does the rest. You don't have to shake it or jerk it to get the ink to flow—you don't have to scratch, scratch, scratch before the ink comes. "Makes its mark" as quickly as a pencil and keeps it up until you're through. You're never worried about ink, because you know you can fill your pen instantly at any inkwell—*with any ink.* Every Conklin Pen is guaranteed.

Leading dealers everywhere sell the Conklin. Prices $3.00, $4.00, $5.00 to $15.00. Send at once for our handsome new catalogue.

THE CONKLIN PEN MFG. CO
104 Manhattan Bldg, Toledo, Ohio, U. S. A.

The Hose with the Real Guarantee Six Months No Holes

Six pairs of Everwear hose must wear 6 months. If a hole should develop anywhere in any pair during that time, we give you a new pair free. That's the only condition upon which they're sold. And mighty few are returned, because they are made to live, and *do live*, the life of this guarantee. Tell you why. We use only the finest Yarn of extra strength and wearing quality. Then, by a special knitting process we give extra strength to the heel and toe, which does *not* permit these parts to become bulky or stiff. The colors are absolutely fast—they are seamless, and fit perfectly. They're not only the best hose you can buy, but the most comfortable, neatest, most stylish.

Men's Hose in Egyptian cotton, [illegible] and [illegible] $ a box. Lisle, [illegible] with white feet [illegible] $1.00 a box. Cotton black, [illegible] light and dark gray, tan, champagne green and [illegible] Everwear Hose for ladies in [illegible] $1.00 a box. Lisle, black [illegible] white feet and tan [illegible] $1.00 a box. Cotton black and tan [illegible] Men's and Women's Everwear are sold in boxes of 6 pairs only. Prices are for a box. Sizes as assorted [illegible] as desired.

Other [illegible] Ask your dealer. If he [illegible] can't supply you, send us his name and [illegible] and we will see that you get what you want. If [illegible] send us $1.00 a box and we will send them express paid to any part of the United States.

EVERWEAR HOSIERY CO. Dept 11 Milwaukee, Wis.

Everwear TRADE MARK HOSIERY For Men and Women

"Korrect Shape"
REG. U.S. PAT. OFF.

Patent Leather Shoes
GUARANTEED NOT TO BREAK

We authorize your dealer to give you a new pair *free* should the patent "Burrojaps" leather in the uppers break through before the first sole is worn through. Look for the "Burrojaps" label in the lining.

Patent Blucher, Box Kid Top
"Stanley" Toe
Style No. 28

Price $4
Custom Made $5

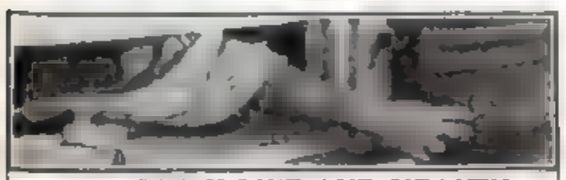
Send for Catalog To-Day

The Burt & Packard Co., Makers
Department P-3
Brockton, Massachusetts

Great Fun
For 10c

SPECIAL OFFER

STRAUSS, The Toy King
395 B'way, Dept. S, New York



DON'T RISK LIFE AND HEALTH

every time you close a shutter. Winter's cold blasts will soon be here. You won't get chilled if you are far sighted enough to send for this

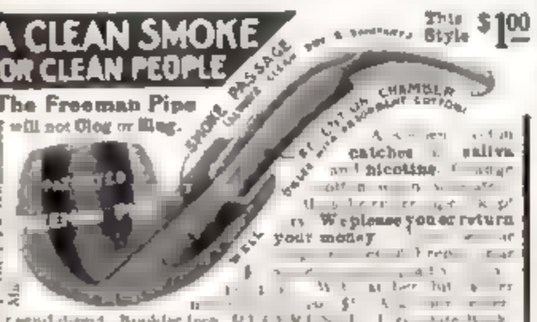
SAFETY SHUTTER CLOSERS

Put up with two screws. Send 50 cents for sample pair or $4.00 for 12 dozen pairs.

Safety Shutter Closer Co., Dept. A, 10 Broadway, N.Y.

A CLEAN SMOKE FOR CLEAN PEOPLE

This Style $1.00



The Freeman Pipe
will not Clog or Rattle.

catches saliva and nicotine

We please you or return your money

Send direct. Booklet free.

THE FREEMAN PIPE CO., 40 First St., PETOSKEY, MICH.

The Battle Creek Sanitarium

FREE.

Buy TOBACCO DIRECT From FACTORY

Then you will learn to know the exquisite aroma of a pure, perfectly blended, clean and wholesome

French's Mixture

The Aristocrat of Smoking Tobacco

Send 10c for Large Sample Pouch and Booklet.

French Tobacco Co., Dept. M, Statesville, N.C.

from Salusett. Kind of lonesome place but I hate folks callin an mussin up my house. Tuesday mornin I was out sweepin the walk. Fur's I knew, there wa'n't a soul in sight. All of a sudden I heard the beatingest catouse back of me. I looked around. There was that lion of yours laying in my hollyhocks. Waal, if I wa'n't mad! Them hollyhocks that I've fussed over every minute of this summer! I'd read in the newspapers about a lion bein' loose, but land! I don't believe half I read in the newspapers, or a quarter. Wa'n't it just my luck havin' that beast pick *my* hollyhocks to lay down on? 'Scat' I says 'Git out of here!' Waal, he didn't make no move to obey me—just opened his eyes and looked at me. Mild sort of a beast, ain't he? But my dander was up. I walked over to him and cuffed him good over the ears with my broom. 'You git up off them flowers, you lazy beast!' I says to him. He walked, kinder skywollopin', right toward my barn. The horse was out to pasture and the door was wide open to air. He went straight in. I closed the door after him an' left him there. He howled a little—irritated, I s'pose. I never did see such a noisy critter!

"Waal, I finished my sweepin' an' put my jelly on to bile an' then the thought came to me that the poor beast must be hungry. I tell you, I've cooked for twenty-five years, but I never met anythin' so pernickity before. Good beans an' brown bread he wouldn't touch, nor fishballs nor doughnuts, but my lands, how he took to my blueberry pies! He was so grateful I gave him a whole three. You should have seen what his whiskers looked like when he got through. Put both feet in the dish and broke my best platter. You'll hear from that later. But, when all's said and done, he liked my Irish stew best of everything. He just lopped it up.

"This mornin' I just red the house up a little and fixed up a lunch for him—a bucket of Irish stew and a dishpan of stewed blueberries—the poor beast did seem to like 'em so!—an' I saw your piece in the paper advertisin' for him, an' first I thought I'd write, an' then I made up my mind to come right down here an' tell you myself. I don't trust the mails more'n I do the newspapers."

I'd been sitting there in a trance, just looking at her. Then a grand idea struck me—I was full of them in those days.

"I suppose you know there is a reward coming to you," said I.

"I guess the Tuckers ain't got down so low they'll take a reward for givin' folks back their own property!" said she.

I sprang my idea.

"I'll do better than a reward by you. How would you like to come down here and exhibit yourself as the lady that tamed a lion single-handed? We'll give you a hundred a week for the season."

She turned those automobile searchlights on me, and for a minute I thought she was going to bite.

"No," she said finally; "I ain't good at that sort of thing and never was. The Tuckers don't go much on play-actin'. I never could say a piece in school without bein' prompted. Besides, I don't want to begin to wear them—tights, I guess you call them—at my time of life. No, you settle my bill of damages an' send a wagon for your lion, an' we'll just call it a neighborly favor."

"Gladly, madam," said I. "Will you send me your bill?"

"Oh, I've got it right here." She began to read from a paper which she took out of her bag. "*To hollyhocks a dollar and forty-three cents*—that's as near as I can cal'ulate. That's allowin' for the seed an' my work, an' it's cheap at the price. *To one lion's board and lodging*—I ain't charging no more than the Miles Standish House charges—*a dollar and a half. To three blueberry pies*—I got to charge you extra for them because I'd promised them to the Ladies' Foreign Missionary Fair, an' seein' that they didn't git the pies I've got to give 'em the money—*seventy-five cents*—ain't them fairs highway robbery? *To one platter*—I bought it with tradin' stamps an' I can't exactly figure that out, but let's say *sixty-five cents*. Then it's *twenty cents* for my fare from Salusett to the Junction and *twenty* back. I ain't goin' to charge you for the trolley ride, I enjoyed it so. *Total, four dollars, seventy-three.* Oh, yes! You can give me back the ten cents it cost to git into your show. I didn't look at nuthin'. Land of goodness, I b'lieve I'll miss that beast, after all!"

I paid it.

This Trade Mark on every garment

Modern Machinery and Methods, in fact the very best of everything enters into the construction of

Wright's Health Underwear

to make it the most sanitary and healthful underwear that anybody can buy. Made of many tiny, fluffy loops. Joined together so no body heat escapes; no outside cold comes in; no damp of perspiration stands on the skin. Costs no more than the ordinary kind

Wright's Spring Needle Ribbed Underwear

A lighter weight underwear in beautiful fabrics and colors.
Permanently elastic, it fits and holds its shape indefinitely.

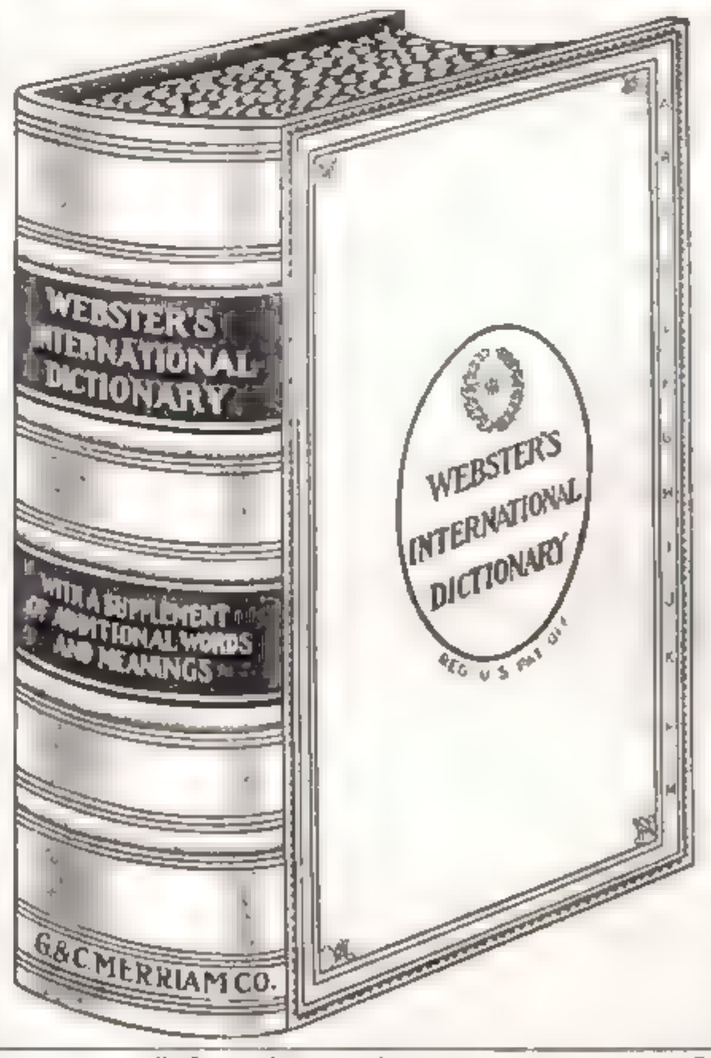
Book "Dressing for Health" sent free. Explains the famous loop.

WRIGHT'S HEALTH UNDERWEAR COMPANY, 32 Franklin Street, New York City

$3 ATLAS 1908 Edition Given FREE

To 1,000 readers of THE SATURDAY EVENING POST who take advantage of this **Special Offer** now made in connection with the **Enlarged Edition of**

Webster's International Dictionary


WEBSTER'S INTERNATIONAL DICTIONARY
WITH A SUPPLEMENT OF ADDITIONAL WORDS AND MEANINGS
G.&C. MERRIAM CO.
WEBSTER'S INTERNATIONAL DICTIONARY
REG. U.S. PAT. OFF.

25,000 New Words
5,000 Illustrations
New Gazetteer of the World
New Biographical Dictionary

Readers of THE SATURDAY EVENING POST can now secure this best known and unrivalled **Reference Library** in Dictionary Form on the following remarkably easy terms.

The entire work in full leather (with Atlas)

Delivered For $1.00

and easy payments thereafter of only a few cents a week, in the United States or Canada

Furthermore

1,000 Complete Atlases of the World

will be given **Absolutely Free** to 1,000 readers of THE SATURDAY EVENING POST who take advantage of this **Special Offer.**

The One Great Standard Authority

HON. DAVID J. BREWER, Associate Justice United States Supreme Court, says: "The International Dictionary is the perfection of dictionaries. I commend it to all as the one great standard authority."

PRESIDENT ELIOT OF HARVARD UNIVERSITY says: The International is a wonderfully compact storehouse of accurate information."

ANDREW S. DRAPER, LL.D., Commissioner of Education of New York State, says: "Webster's International Dictionary is better adapted to quick and general use than any other Dictionary. It carries authority everywhere and IS ENTITLED TO A PLACE IN EVERY GOOD HOME."

Have You a Good Home?

To those who respond at once we will send a copy of "Dictionary Wrinkles," containing a humorous test in pronunciation, and also a "Red Facsimile Booklet" of interesting questions, with references to their answers

The ATLAS

is the 1908 "New Modern Atlas of the World," containing new colored maps, showing every country and civil division upon the face of the globe. It contains over 150 pages, size 10 x 13 in., including a complete Gazetteer of all the principal places in the world, and is published by one of the best known map publishers in the world, at the price of $3 a copy.

Mail this coupon at once to

G. & C. MERRIAM CO.
Springfield, Mass.

Home Office (Coupon.)

G. & C. MERRIAM CO.
Springfield, Mass.

Please send me, free of all obligation or expense, a copy of "Dictionary Wrinkles," and also "Red Facsimile Booklet," with special terms of your SATURDAY EVENING POST free Atlas offer on the enlarged edition of "Webster's International Dictionary."

Name

Address

The Florsheim SHOE

The Ascot

Wintertans are the "vogue." This one is decidedly swagger with its "collar" and golf strap.

Its vigor of style and high-grade air are characteristic of the Florsheim product. So are the excellence of finish and quality of materials.

The "natural shaped" lasts used only by Florsheim are famous for comfort.

On the whole the Florsheim is a decidedly satisfactory shoe to wear. Most styles $5 and $6. Write for style book.

The Florsheim Shoe Co.
Chicago, U. S. A.

This is a Real Washing Machine

The Rochester Rotary Washer

is unlike the 500 different makes of washers with which the market is glutted and which have wooden tubs with milk stool reciprocating dasher.

It works on the same principle as the large laundry machines, which is the only scientific principle.

Features

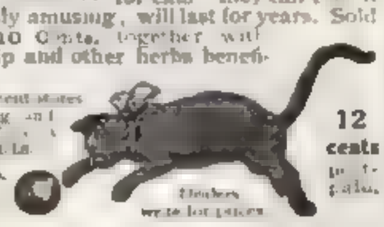
1. Galvanized iron tub—no seams, no joints, no rust stains on clothes.
2. Woolen and zinc cylinder—no rust stains on clothes.
3. Cylinder reversed [illegible] new construction.
4. Wringer [illegible] keeps water from packing.
5. Water or electric motor to operate both machine and wringer.

Capacity—4 to 10 sheets or their equivalent.

[illegible] for the [illegible] of our washing [illegible] in all its phases.

ROCHESTER ROTARY WASHER CO., 14 Grove St., Rochester, N.Y.

CATNIP BALL (Pat'd) 10 Cents. A toy for cats—they can't get it alone, ridiculously amusing, will last for years. Sold everywhere for 10 Cents, together with package of catnip and other herbs beneficial to [illegible] and prevent moths spoiling furs, rugs and [illegible] or sent postpaid for 12 Cents.



12 cents postpaid.

National Cat Supplies Co.
East Boston, Mass

Dealers write for prices

DICTIONARY

For a limited time I can furnish you with the very dictionary you want at a price that scarcely covers the bare cost of paper, printing, binding, etc., lower than the lowest wholesale price. Not a reprint or revision, but the latest, biggest, best, most complete dictionary to be had. Regular price, $12. Write for my price, but write at once, as this opportunity will soon be gone. DAVID B. CLARKSON, the Book Broker, 1080 Bosch Bldg., Chicago.

PATENT YOUR IDEAS

$8,500 for One Invention.

Book "How to Obtain a Patent" and "What to Invent" sent free. Send rough sketch for free report as to patentability. We advertise your patent for sale at our expense.

CHANDLEE & CHANDLEE, Patent Att'ys.
902 F Street, Washington, D. C.

NEW PLAYS AND THE OLD NICK

(Concluded from Page 17)

into his audience would almost make one suspect that traveling salesmen are not models of constancy. Bob pleads eloquent excuse for them on the score of the homelessness of their lives. But this affair of his is the never-again kind.

It is Christmas morning, and Beth Elliott, won by his persistency and his sympathetic good nature, asks him to share her lunch-basket in the waiting-room. And so Bob learns that she is struggling bravely to save her sole inheritance, a tract of land near the crossing. The audience has already learned that the villain, Bob's rival in love, knows that the railway will soon need this land for an extension, and has a plot to force its sale for unpaid taxes, hoping thus to gain a hold over the defenseless Beth.

Christmas afternoon finds Bob entertaining a party of fellow-drummers in his room at the Elite Hotel. The sight of the wall-paper will bring to any traveler in these United States a stab of remembered pain. There is a blending of American humor and Christmas sentiment in this scene, as of George Ade mingled with Dickens. One member of the party is sunk in the depths by the tragedy that has overtaken him: in fifteen years he has not missed a Christmas with his wife. "Instead of nursing a grouch," a blear-eyed old bachelor admonishes him, "you ought to be stuck on your run of luck." Bob proffers hospitality and, the bar being closed, it is brought up by the negro porter in a teapot and served in teacups—with the aid of a siphon.

To make up a game of poker the villain is called in. He has already put away several snifters, and presently hints at his deal in Beth's land. Bob plies him with the teapot until the whole plot is out. The villain's sleigh drives up outside, and Bob makes off in it, with a merry jingle of Christmas sleigh-bells, to be present at the tax sale, leaving his rival to sleep off his Christmas tea.

By far the most able and original play of the opening of the dramatic season is, by a curious mischance, the least likely of all the plays of merit to prove widely successful. It is by Hubert Henry Davies, who must always be remembered with a little thrill of gratitude as the young Englishman who wrote Cousin Kate, in which Miss Barrymore and Mr. Bruce McRae developed their prettiest vein of comedy and sentiment. He also wrote a much more theatric and less unusual piece, which Sir Charles Wyndham played here—Mrs. Gorringer's Necklace. In England the present play was produced by Wyndham and Miss Mary Moore, and ran through two London seasons. It is called The Mollusc.

Do you know what a mollusc is? It is a hard shellfish which clings fast to a rock and relies upon the waves of the ocean to bring to it all that makes its life pleasant. In the play, of course, the Mollusc is a hard-shell woman who relies on her family to perform the office of the ocean waves. One of the people in the play asks if "molluscry" is not sheer laziness. Not a bit of it! Laziness is negative. It lets all the prizes of life go by unheeded. Molluscry is positive. It somehow contrives to get all the luxuries without raising a finger. Sometimes, as in one of Mrs. Deland's Old Chester Tales, the mollusc takes to her bed and stays there for years, attended by the entire household, until an unexpected crisis rouses her to activity, and shows her family, what they have all along vaguely suspected, that she could do for herself if she had to. After that it does not fare so well with the mollusc.

This, in a general way, is the plot of Mr. Davies' little comedy. The mollusc does not take to her bed until the end of the second of the three acts, and she is getting about again when the last curtain rises. But her wiles of molluscry are thus only the more subtle and delicious. The greater part of their charm lies in the unobtrusive skill with which Mr. Davies deploys them. And those who have a mollusc in the family will need no explanation. It is enough to say that the little play presents a character quite new to the stage, with the very essence of the comedy of manners. Whatever its present fate, it is destined to take a tiny place in the small body of our permanent dramatic literature.

Advance Styles for Young Men

Campus Togs are ultra-stylish a full season ahead of the times. What others will show *next* season you can secure in Campus Togs today. They are a step in advance of what is now conservatively correct

All the little details of such vital importance to "the man who knows" will be found in Campus Togs.

The gracefully moulded shoulders, long roll lapels, distinctive cuff designs, the flap pockets, the form-fitting back and dip front give to Campus Tog Suits and Overcoats that air of classy niftiness so much desired by our cleverest dressers

Low-cut vests, with angle pockets—the trousers full hipped with wide turn-up, and many of the innovations which others will offer *another season*, will be found in these masterpieces of the Tailoring Art.

And please remember that in

Kaufman "Pre-Shrunk" Campus Togs

every iota of the style, distinctiveness and elegance, which causes the man who knows to decide on a Campus Tog suit the moment he sees it, is rendered fixed and permanent by the Kaufman "Pre-Shrinking" Process, which is exclusively our own. No other manufacturer can use it. All the shrink tendency is taken out of the cloth before it is ever touched with the shears. Therefore, Kaufman Garments when finished will not shrink, get out of shape, wrinkle, pucker, bag nor draw up.

The perfection in every detail which you notice as you view yourself in the clothier's glass is *there to stay*.

And because this "Pre-Shrinking" Process renders style perpetual, we are able safely to Guarantee Satisfaction, something no other manufacturer cares to do. Your home dealer has our authority to make you this guarantee on Campus Togs or any other of our garments:

"If any garment bearing the Kaufman 'Pre-Shrunk' Label is not satisfactory, it may be returned and money refunded."

Please read this again and think what it means to you. Your own interest must cause you to select Campus Togs. No other garments can equal them.

Your dealer will gladly show you Campus Togs or other Kaufman "Pre-Shrunk" Garments in any of the popular fabrics for Fall and Winter at $12.00 to $30.00. Most people will find something to please them at $15.00 to $18.00.

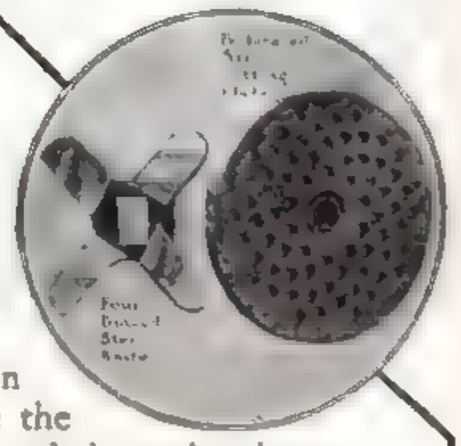
To be sure of the Style Permanence which you crave, ask the dealer to show you this label, sewed in the garments, before you buy.

Our handsome STYLE BOOK will post you on the correct styles for Fall and Winter. Ask your dealer for it—or send to us direct, if you prefer. It's FREE. You should have it before deciding.

4406

CHAS. KAUFMAN & BROS., CHICAGO

The Chopper that Chops



The "ENTERPRISE" Meat and Food Chopper is practically indestructible. This is due to the fact of its being made up of so few parts. No other chopper is so simple in construction, is so strong or *cuts* like the "ENTERPRISE." The parts illustrated show why the

"ENTERPRISE"
Meat and Food Chopper

really *cuts*—that's the whole secret. It is the *only true* Meat *Chopper*—the only one that has a razor-edged, four-bladed, steel knife and perforated steel plate that *actually cut* meat, fish, vegetables, etc., without losing any of the natural goodness and without tearing and mangling.

The "ENTERPRISE" Meat and Food Chopper is made in 45 sizes and styles for hand, steam and electric power. No. 5, Small Family Size, $1.75; No. 10, Large Family Size, $2.50.

For Sale Everywhere

Other famous "ENTERPRISE" household specialties are Coffee Mills, Raisin Seeders, Fruit, Wine and Jelly Presses, Cherry Stoners, Cold Handle Sad Irons, etc., etc.

Valuable Book of Recipes Free

We will send free to any woman writing us, a copy of our book "The Enterprising Housekeeper." Contains over 500 special and valuable recipes besides many useful kitchen helps.

Enterprise Mfg. Co. of Pa.
2206 N. Third Street
Philadelphia, Pa.

—If You Want the Best Motor Car That $1500 Will Buy

Decide, first, whether you want a car that looks perfect on paper; or whether you want one that has *proven* its perfection in actual road service.

There are several good "paper" cars at near the $1500 price—cars selling from $2000 down to $1250.

Cars made by men who have manufactured successful higher priced cars, but who, now, for the first time, are attempting a $2000 to $1250 car.

Cars made by men who *ought* to know how to make a low-priced car—but who have never made one.

Much is promised for these "paper" cars. But no more is promised for them than the Mitchell, in eight years of service, has already *proven* that it will do.

The "paper" cars promise no more speed, no more power, no more safety that the Mitchell car is *known* to have—known wherever motor cars are run.

And they can promise nothing valid as to wear, service, upkeep cost, because there is no past performance on which to base a promise.

While the wear, the service, the upkeep cost of the Mitchell, you can learn for yourself from any of the 8000 Mitchell owners.

The Mitchell car has always been a low-priced car.

The new $1500 four-cylinder, five-passenger Mitchell is not an innovation.

We have merely made the best car that eight years of experience have taught us to make—and added a $150 Splitdorf magneto, more expensive tires, and $300 worth, in all, of extra automobile value, which, with any other car at near its price will cost you extra.

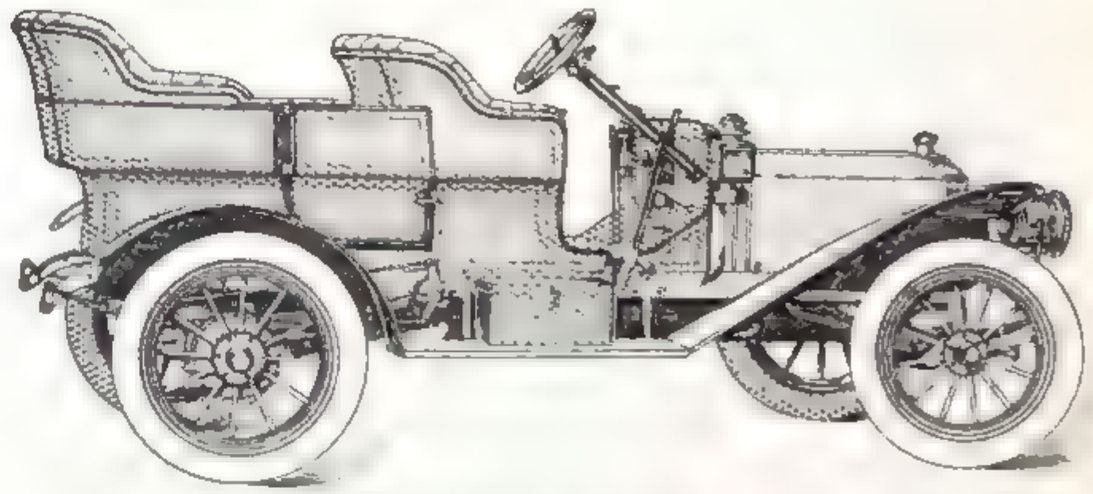
If you buy a "paper" car, you are, at best, merely gambling that its makers are right.

If you buy any other $1500 car, you are merely buying possibilities, when certainties are offered you.

If you buy any other car at near the Mitchell price, you are merely backing theory to win against experience—when theory promises nothing that experience will not give.

But the $1500 you pay for a Mitchell buys the best that we are able to produce, after having made more than $11,000,000 worth of successful low-priced cars.

Will you take what some maker *thinks* is a good car, when you can get what 8000 Mitchell owners *know* is the best car $1500 will buy?



Learn These Things *Before* You Buy a Car

Take one example of the difference between the proven Mitchell and any "paper" car

The best motor car theory is that the water pump should be driven at half the speed of the engine.

We made Mitchell water pumps that way at first—eight years ago.

But when the Mitchell got in common use on the deserts of Nevada, there was trouble with hot cylinders.

On those broiling desert sands, where the water heats while the car is standing still, it takes more to cool a car than it does on the boulevards of Chicago.

So we made a radical change from the "best motor car practice"—we forsook the kind of knowledge on which "paper" cars are built—and we doubled the speed of the water pump.

Since we geared the water pumps to go at full engine speed, there has been no more trouble with heated cylinders—even on the hottest days and in the deepest sands that the deserts of Nevada know.

And the result is that there are only two cars which today are in common, successful use on those desert sands—one a car that costs more than three times the Mitchell price—the other—of course, the Mitchell.

• • •

Do you want a car that has been perfected by experience, or do you want a "paper" car?

• • •

Take another example.

Imagine the strains of mountain driving. The strains particularly that come on the crank shaft at every stroke of the pistons.

Most crank shafts are hung from two bearings—one at either end.

With only two bearings, there must be play in the middle. Where there is play there is added strain. And in mountain and hill climbing, broken shafts must result.

The Mitchell crank shaft has five bearings. One at either end—three extra ones in between.

Two bearings are not enough for safety—remember that when you look at the plans of a "paper" car.

• • •

You may not want a car for desert riding. You may not want a car for mountain climbing. But you can be sure of a car when it stands such tests as these. Can you be sure of any "paper" car?

• • •

And, as with the water pump and the crank shaft, so with the transmission, so with the clutch, so with the rear axle, so with the lubrication, so with the brakes, so with every part of the Mitchell car.

• • •

In the Mitchell you will find perfections, refinements, superiorities of the kind that come only with experience—perfections, refinements, superiorities that no "paper" car, no matter how skilled its maker, can possibly have.

• • •

But if the makers of "paper" cars knew all these vital things which eight years of experience in building low-priced cars have taught us—they would not, even then, make so good a car as the Mitchell at $1500.

The cost of making the special dies and tools, alone, would prohibit it.

If we had to begin at the beginning, as they do, this new 1909 Mitchell would cost you $1000 more.

It is only because our dies, special tools and initial expenses were paid for and charged off, years ago, that we can give so good a car for so small a price.

The $1500 you pay for a Mitchell Model K goes not into dies and special tools—it goes into material, workmanship, testing—it goes into the car you get.

• • •

Material, workmanship, testing.

It is not enough for us to know that our design is right, that our material is perfect, that our workmanship is of the best.

It is not enough for us to know that the 8000 cars that we have made are right.

We must know that the particular car you buy is right.

So we test it as though we were making a car a year, instead of fifteen cars a day.

We test it on the roughest roads of eastern Wisconsin—we give it actual road punishment of from 100 to 250 miles—over hills—through sand—on straight stretches—the kind of a test you would give it if you were testing it yourself.

• • •

Compare this four-cylinder, five-passenger $1500 Mitchell with any of the "paper" cars. Or compare it with the best American cars, no matter what their cost or pretensions.

You will not find in any of them more vanadium and nickel steel. You will not find more perfect engines. You will not find a proven superiority which this $1500 Mitchell lacks.

This $1500 Mitchell is an imposing looking car.

It has a wheel base of 105 inches. The body is wholly of metal. The upholstering is luxurious. The wheels are big—32 inches—fitted with detachable rims and four-inch tires.

The engine is housed under a big, handsome hood. The four cylinders are cast separately, as the best engines always are. 28-30 horse-power.

Aluminum castings are employed wherever possible—only we go to the trouble and expense of strengthening them with bronze where there is wear and strain.

There are two complete ignition systems—the $150 Splitdorf magneto, geared direct to the engine, and a regular battery system.

The lubricating system is the best that we have found in eight years of experience—certain in operation—economical in oil.

The transmission is of the selective sliding gear type—as in $5000 to $7000 cars.

The battery and tool boxes, made of baked enamel steel, are furnished without extra expense to you.

The tonneau is detachable—and you have your choice of either tonneau, surrey body, rumble seat roadster, or runabout deck at the $1500 price.

Complete specifications and photographs of the working parts will be gladly sent.

Don't buy a "paper" car—don't buy any car till you know all about this wonderful $1500 Mitchell K. Please use the coupon.

Mitchell

New Model K (1909 model) including $150 Splitdorf Magneto—32x4 in. tires—and $300 worth of actual extra Automobile value which you can get in no other car of its price, Touring Car or Roadster,—price

$1500

Mitchell Motor Car Co., Racine, Wis.
Standard Manufacturers, A.M.C.M.A.

You may send me a detailed description of your new $1500 Model K.

Name _____

Address _____

81

The Bond Markets

THE general trend has been upward for several months past and in the opinion of investment experts will continue upward for several months to come. Investors with available funds will do well to take advantage of present prices.

We invite the attention of such Investors to the variety of high grade issues which we offer to yield from 3¾ to 6%. Upon application, we will mail latest price list including issues of the following prominent Municipalities and Railroads.

Municipalities: Newark, N. J.; Chicago, Ill.; Minneapolis, Minn.; Wilmington, Del.; Galveston, Texas; East St. Louis, Ill.; Albany Co., N.Y.

Railroads: Delaware & Hudson; Atchison, Topeka & Santa Fe; Lake Shore & Mich. South.; N.Y., N. H. & Hartford; Chicago & Eastern Ill.; Reading Co.; Chicago, Burlington & Quincy; Utah & Northern; Missouri Pacific; Chicago & Alton.

Ask for General Circular G-22.

N.W. HALSEY & CO.

BANKERS

NEW YORK 49 Wall Street
PHILADELPHIA 1429 Chestnut Street
CHICAGO 152 Monroe St.
SAN FRANCISCO 424 California Street

Long Term First Mortgage Bonds

Yielding 5¼%

Ample security of principal and interest. Earnings steadily increasing through period of years. Management able and conservative.

SUITABLE INVESTMENTS FOR BANKS, TRUSTEES, AND CONSERVATIVE INVESTORS

Send for special circular

LEE, HIGGINSON & CO.

43 Exchange Place, New York. 44 State St., Boston. The Rookery, Chicago.

Opportunities for Investment

are constantly arising for those who keep in touch with the security markets. We are qualified both by experience and organization to keep our customers so posted. If you contemplate an investment, let us know what income you wish to derive therefrom, and what class of security you favor, or let us advise you from our knowledge of the nature of the funds to be invested.

Also, conditions are continually arising making it advantageous to shift investments from one security to another. We have a department whose sole business it is to watch investments of our customers, advising them immediately if any should seem unsafe, and suggesting exchanges of our own to sell, at a profit if possible, or at least without prejudice.

Write for booklets of information relative to Investment Securities, Railway and Industrial Corporations, Land Trust Certificates, Trading in Securities on Margin, Odd Lots, and a list of investment securities to meet your requirements.

SCHMIDT & GALLATIN

Members of the New York Stock Exchange

111 Broadway New York City

Financing An Enterprise

A practical book by Francis Cooper, telling how money is secured for enterprises. Capitalization, prospectus writing, methods of presenting, etc., discussed fully. The only successful work on promotion. Endorsed by best business men. 340 pages. Buckram binding, prepaid $4. Send for pamphlet and list of business books.

The Ronald Press, Rooms 29-31, 229 Broadway, N.Y.

TRADE MARKS PATENTS COPYRIGHTS

THAT EXCEL. Guide-book FREE

WILLIAM T. JONES, [illegible] Washington, D.C.

How Millionaires Invest Their Surplus Income

(Concluded from Page 9)

the firm from walking the floor at night wondering where he will get cash the next day for his pay-roll, or for some other pressing purpose.

This plan has been successfully practiced by firms and individuals, the latter including some rich men who made it a point to devote part of their surplus income to it. In the case of a well-known New York publishing house the firm set aside ten per cent. of its pay-roll, or two hundred dollars, each week for business insurance. First-mortgage bonds of the highest class were bought with these installments. The interest was used to buy more bonds. During the October panic of 1907 the firm was able to raise money on these bonds, while some of its competitors almost went to the wall for lack of ready cash.

Another plan for the employment of surplus originated in one of the biggest bond and investment houses in New York. It relates to the surplus income of the members of the firm. There is an agreement between the partners that any one of them may be called upon to provide additional funds for the firm on twenty-four hours' notice. This firm has various "specialties"—that is, bonds, mostly those of public-service corporations, which they have underwritten and, therefore, have in large quantities. The members of the firm, instead of investing their surplus income in these "specialties," buy standard railroad bonds like Burlington, New York Central or New York, New Haven and Hartford. Then, if panic comes and they are called on to fulfill the terms of their agreement, they can convert personal investments into cash at once. This is no depreciation of the "specialties," which are usually absolutely safe, but difficult to market in a hurry, especially in times of depression.

In summing up the investments of the rich you find that they illustrate the elemental requirements of the investments for the average man, chief of which are security of principal and the safe and constant employment of that principal. This is the basis of all investment.

One other big fact stands out. Ten years ago the big bond buyers were the rich man and the institution; to-day the big bond buyer is the growing army of men and women with savings to invest. Our bonds are more widely distributed than ever before. It is the best evidence that the people are alive to the falsity of speculative get-rich-quick schemes, and want safety in their investments.

Your Savings

THE ANNUITY AS AN INVESTMENT

ONE of the problems that confront the middle-aged man or woman is to find some means of employing savings or other funds so as to obtain a safe, and at the same time adequate, income for the remaining years of life. Sometimes the savings-bank rate or the yield from a gilt-edge security is not sufficient for all wants. For this reason people frequently turn to annuities, which, in this country, are an adjunct of life insurance and a form of investment well worth explaining.

The annuity is the very opposite of life insurance. With life insurance a man pays a comparatively small sum or premium to get a larger sum for some beneficiary at his death. He must die to win. On the other hand, with an annuity he pays a considerable sum down to secure a fixed income each year for the remainder of his life. He must live to win. In life insurance the companies look for the best risks—that is, the healthiest people; in annuities a poor risk is the most profitable for the company, because the annuity ceases at death and all the money paid for it belongs to the company. In this respect it is the reverse of a bond or some other kind of security which becomes a part of the owner's estate. There are facts about annuities that everybody ought to know, and this week's article will be given up to an explanation of them.

But, before going into these facts, it might be interesting to tell something of

Cook's Linoleum

"It's a pleasure to clean Cook's Linoleum."

Keeping down the dirt is the drudgery of housework. With carpet and matting on your floors, you can never hope to get ahead of King Dirt—woman's greatest enemy. But with Cook's Linoleum on the floors, the drudgery is gone. Dirt cannot accumulate. You wipe up the linoleum floor and it is as clean and fresh as new. It saves your time, saves your strength, your health and your money.

Ask your dealer for Cook's Linoleum—with the name on the back. Many beautiful patterns, both inlaid and printed. Designs suitable for every room in the house.

Write for **Cook's Linoleum Book M,** with patterns in colors

Cook's Decora for your walls is another aid in beautifying your home and lightening housework. The new, cleanable, waterproof wall covering, which comes in rolls, is hung like wall paper. Lasts a lifetime, and when soiled or dusty is made like new again by wiping with a damp cloth. Thoroughly artistic tapestry, burlap and tile effects, floral designs etc.

Cook's Linoleum, Trenton, New Jersey

What is an "RW" "Vestwo"-Suit?

A clever practical novelty; a Suit with a Reversible Vest—one side single-breasted made from the Suit Cloth—the other side double-breasted, of an attractive fancy Vesting.

Vestwo means "Two-Vests-In-One," and meets the requirements of two Suits; appropriate for office wear, class room, or informal dress occasions.

This two-vests-in-one idea, coupled with "RW" style and expertness in tailoring, gives individuality to "RW" Clothes, and distinction to those who wear them.

You should wear an "RW" "Vestwo"-Suit this Fall. If your Clothier does not carry them in stock write us.

Sold by all progressive dealers.
"Text Book of Dress for Men" sent upon request.

ROSENWALD & WEIL
CHICAGO

Safe Investments

THE sponsorship of a conservative banking house of large experience is a first essential in selecting bonds for investment. Such sponsorship means a definite system of safeguards for investors from the day their money is invested until the final payment of interest and maturing principal. Largely as a result of this policy of protecting the interests of our clients we have as customers in addition to all classes of public institutions, what is believed to be the largest list of private investors served by any banking house in the country.

We own, at the present time, more than two hundred carefully selected issues of bonds which we offer and recommend for investment at prices to yield from

3½% to 5½%

Send for circulars and Booklet "P"

N. W. Harris & Company
BANKERS
56 William Street, New York — 35 Federal Street, Boston

Bond Department
Harris Trust & Savings Bank
204 Dearborn Street, Chicago

Municipal Bonds

Are issued by vote of the people.
Payable out of taxation.
Backed by the faith and credit of communities.
A perfect security for your savings.
Recognized by the Government.
Favored by most careful investors.
Growing in popularity.
Absolutely non-speculative.
Owned almost wholly by Trust Companies and Banks.
Paid promptly, both principal and interest.
Easily convertible.
Unaffected by market conditions.
Issued in convenient denominations and maturities.
Available for both large and small investors.
Never a cause for worry.
Sold daily by mail.

We have customers in thirty states buying our carefully selected securities.

Write to-day for our Booklet D, "An Argument for Tax Bonds."

On our latest circular, we offer bonds of East St. Louis, Ill., St. Louis, Mo., Dallas, Texas, Oklahoma City, Omaha, Neb., Mobile, Ala., Memphis, Tenn., Bates County, Mo., and numerous other issues of bonds yielding 4% to 6½%.

William R. Compton Company
232 Merchants Laclede Building, St. Louis, Missouri.

High Grade Coal Bonds Yielding 5% to 6%

The rapid exhaustion of high grade coking coal deposits guarantees enhanced values for all such properties and securities issued thereon.

Coal deposits do not deteriorate nor depreciate in value, nor does that value depend on the success of any one industry.

This Company has for sale a number of the best First Mortgage Coal Bonds ever presented to the public, **paying 5% to 6%.**

Write for circular.

The Washington Investment Company
Chartered 1905 — Capital, $50,000
405 Frick Building, Pittsburgh, Pa.
J. A. Ray, Pres. — R. S. Gregor, Treas.

A Dollar Saved is a Dollar Earned

$5.00 saved monthly is $500 at maturity
$50.00 saved monthly is $1,000 at maturity
$10.00 saved monthly is $2,000 at maturity.
$15.00 saved monthly is $3,000 at maturity

Takes about ten years to mature. You can make it mature in five years or draw your money before with interest. No speculating permitted by State Laws. Money earned are made safer safeguarded than when actually invested. Can furnish best of references and another way to save. Send stamp for 1 way of saving. I pay you 5 to 8% if you do not wish to keep it.

L.B BROMFIELD Mgr., 19 Jacobson Building Denver, Colo.

FRACTIONAL LOTS

We make a specialty of executing orders for all Stocks listed on New York Stock Exchange in Fractional Lots from one share upward.
Write for circular A 19
Daily Market Letter sent on request.

J. F. PIERSON, JR., & CO.
(Members of the New York Stock Exchange)
66 BROADWAY, NEW YORK.

Safe Investments

THE sponsorship of a conservative banking house of large experience is a first essential in selecting bonds for investment. Such sponsorship means a definite system of safeguards for investors from the day their money is invested until the final payment of interest and maturing principal. Largely as a result of this policy of protecting the interests of our clients we have as customers in addition to all classes of public institutions, what is believed to be the largest list of private investors served by any banking house in the country.

We own, at the present time, more than two hundred carefully selected issues of bonds which we offer and recommend for investment at prices to yield from

3½% to 5½%

Send for circulars and Booklet "P"

N. W. Harris & Company
BANKERS
56 William Street, New York — 35 Federal Street, Boston

Bond Department
Harris Trust & Savings Bank
204 Dearborn Street, Chicago

Municipal Bonds

Are issued by vote of the people.
Payable out of taxation.
Backed by the faith and credit of communities.
A perfect security for your savings.
Recognized by the Government.
Favored by most careful investors.
Growing in popularity.
Absolutely non-speculative.
Owned almost wholly by Trust Companies and Banks.
Paid promptly, both principal and interest.
Easily convertible.
Unaffected by market conditions.
Issued in convenient denominations and maturities.
Available for both large and small investors.
Never a cause for worry.
Sold daily by mail.

We have customers in thirty states buying our carefully selected securities.

Write to-day for our Booklet D, "An Argument for Tax Bonds."

On our latest circular, we offer bonds of East St. Louis, Ill., St. Louis, Mo., Dallas, Texas, Oklahoma City, Omaha, Neb., Mobile, Ala., Memphis, Tenn., Bates County, Mo., and numerous other issues of bonds yielding 4% to 6½%.

William R. Compton Company
232 Merchants Laclede Building, St. Louis, Missouri.

High Grade Coal Bonds Yielding 5% to 6%

The rapid exhaustion of high grade coking coal deposits guarantees enhanced values for all such properties and securities issued thereon.

Coal deposits do not deteriorate nor depreciate in value, nor does that value depend on the success of any one industry.

This Company has for sale a number of the best First Mortgage Coal Bonds ever presented to the public, **paying 5% to 6%.**

Write for circular.

The Washington Investment Company
Chartered 1905 — Capital, $50,000
405 Frick Building, Pittsburgh, Pa.
J. A. Ray, Pres. — R. S. Gregor, Treas.

A Dollar Saved is a Dollar Earned

$5.00 saved monthly is $500 at maturity
$50.00 saved monthly is $1,000 at maturity
$10.00 saved monthly is $2,000 at maturity.
$15.00 saved monthly is $3,000 at maturity

Takes about ten years to mature. You can make it mature in five years or draw your money before with interest. No speculating permitted by State Laws. Money earned are made safer safeguarded than when actually invested. Can furnish best of references and another way to save. Send stamp for 1 way of saving. I pay you 5 to 8% if you do not wish to keep it.

L.B BROMFIELD Mgr., 19 Jacobson Building Denver, Colo.

FRACTIONAL LOTS

We make a specialty of executing orders for all Stocks listed on New York Stock Exchange in Fractional Lots from one share upward.
Write for circular A 19
Daily Market Letter sent on request.

J. F. PIERSON, JR., & CO.
(Members of the New York Stock Exchange)
66 BROADWAY, NEW YORK.

the history of annuities. They are the foundation of life insurance, and were known and employed by the Romans in the days before Christ.

Most of the big life-insurance companies in the United States issue annuities. They have not yet become widely popular here, because other forms of investment offer good returns and do not confiscate the principal. The annuity is essentially an investment for older people, for the average age at which they are taken or become effective is sixty years. It is the one form of investment on which the owner cannot realize, in order to make another investment. In other words, when your money is put into an annuity, it must stay there.

There are many forms of the annuity, but the four principal ones are known as Immediate, Deferred, Two-Life and Survivorship. The variations relate mostly to the time the income is paid.

The immediate annuity means what the name implies, that the annuity is in force as soon as the policy is bought. If the annuitant (as the person who buys the policy is known) lives a long time he profits by the transaction; if he dies soon the company is the gainer.

The companies claim that annuity selling is a losing business because most buyers of annuities live a long time. Sometimes the companies quickly make a big profit, as the experience of one of the large New York companies shows. It sold an Englishman an annuity of fifty-five thousand dollars for four hundred and forty-five thousand dollars. The annuitant died the second year after the policy was issued. In brief, he got exactly fifty-five thousand dollars for his four hundred and forty-five thousand dollars. The company, however, took the risk that he might live twenty years.

Sixty per cent. of the annuities in force in the United States to-day are immediate. Here is a concrete example: a man aged sixty years can buy an annuity for twenty thousand dollars, which will yield him $1734.40 each year for the rest of his life. If he invested this sum in high-class bonds the yield at four per cent. would be $800. But there is this important difference: if he died the second year after he bought the annuity his principal of $20,000 would be wiped out; if he died the second year after he bought the bonds his estate would have what they would bring in the market.

The apparent yields on immediate annuities are very high. At forty-five years the investment would yield 5.93 per cent. This means that at age forty-five, by the investment of one thousand dollars you can get an annual income of $59.30 for the rest of your life. At fifty the yield is 6.58 per cent.; at fifty-five it is 7.45 per cent.; at sixty it is 8.67 per cent.; at sixty-five the return is 10.41 per cent., and at seventy it is 12.94 per cent.

The immediate annuity is employed in many interesting ways. Sometimes it is bought by a man who wants to make provision for the old age of a faithful servant. For five thousand dollars you can get an annuity of five hundred dollars, to begin at the sixty-fifth year of the annuitant and continue for the rest of his life. Wealthy men make bequests of annuities instead of lump sums. This prevents the principal from being dissipated in bad investments or extravagance. Not long ago a New York man left an estate of two million dollars which he caused to be invested in annuities for the beneficiaries under the will. People engaged in speculative enterprises often buy annuities so as to have an income safe from the hazard of their calling. A bookmaker once entered the offices of a great New York company and laid down twenty-five thousand dollars in cash, saying: "I cleaned this up to-day, and I want to buy an annuity with it. I am liable to be broke next year, and I want a nest-egg." Stockbrokers are also buyers of annuities.

A very daring French speculator, who feared that he would go broke some day, once invested five hundred thousand dollars in an annuity policy in an American company. The income was forty thousand dollars a year. When the first annuity came due he was still prosperous, so he put the income back into another annuity policy. He did this for three years. Then he died suddenly, and thus his estate lost what he had put into the investment.

A deferred annuity is effective at the end of a given time. Here is an example: a man aged thirty-five years may be making a good wage, but his income depends

In the NEW HAMPTON'S

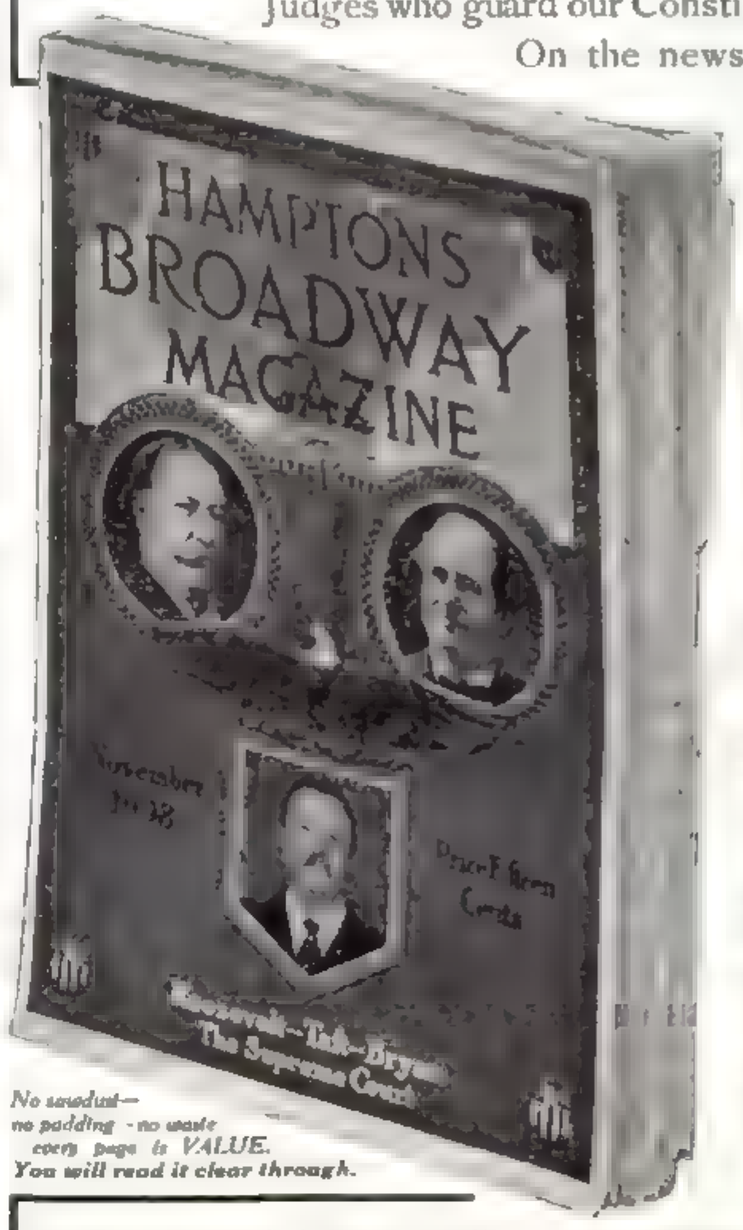
***Confidential*—TAFT to Roosevelt**
***Confidential*—ROOSEVELT to Taft**

—letters of naked opinion, that reveal their true attitude toward the

SUPREME COURT

—documents that flare a new light on the powers of the next President, who will appoint four, and perhaps five, out of the nine Judges who guard our Constitution and our liberties.

On the news-stands **now.**



No woodpulp—
no padding—no waste
every page is VALUE.
You will read it clear through.

In the NEW HAMPTON'S

Admiral Evans is speaking his mind—the privilege of retirement. Here is a glimpse of the subject that is worth having—an idea of what navy men really think of the navy and its management.

—H—

Do YOU know a girl whose pay envelope is blighting her chance of a home and babies? Do you know the evil is growing fast? Already it has put its touch on one woman in every five

—H—

To cut an army in half is an old device of war—but to cut an army in half horizontally!! You had better learn about the pleasant little machines that are waiting for the next big war

—H—

Wall Street can't hide its own crookedness. It's coming—"The most sensational exposure of refined methods on a gigantic scale that this generation of Americans has ever seen—how rich and respectable gamblers go to jail with the savings of widows and orphans." Scores of other news-but Herbert Bayard Swope shows you plainly where the Wall Street game has revealed the proof of its gigantic crookedness.

—H—

And more than a dozen other articles, condensed novels, sketches and poems—Just Enough Sentiment—Just Enough Satire—Just Enough Merriment—Just Enough of the "Spirit of Tomorrow."

In the NEW HAMPTON'S

NOTICE To-day on all news-stands throughout the United States, the **"Broadway"** magazine goes out of existence, to give its place to the broader, stronger, larger, **magazine of National scope.**

The New HAMPTON'S 15c

Complete in its first issue and

NOT a Copy of Older Magazines

Ready, right NOW to be judged,—approved or condemned,—in strictest comparison with the value of every other magazine you buy or know. HAMPTON'S is no fledgling—no experiment. It is not a "by-product" magazine. It is not the work of novices. It does not ask your "kind forbearance until," etc., etc. It does not feed you promises of what it is going to do. It stands on nothing but the interest, merit, value and better money's-worth of the issue that you get TO-DAY. The new HAMPTON'S is on the news-stands NOW, 15c. But if you're shy of risking money on magazines you don't know—

Take Out This Coupon NOW

Put it in your money-pocket. Mail it to us as soon as you can reach pen and ink and paper. We send you HAMPTON'S Magazine for October (beginning Admiral Evans' great series), November and December. Then, if you say it isn't money's-worth and more, we return your money,—all of it,—at once,—and without any questions. We don't even ask you to risk 15c to find out the better money's-worth of HAMPTON'S. Take out the coupon at once before you have a chance to forget it. Mail it to

We dare you to compare the money's worth you get in other magazines with the money's worth you get in HAMPTON'S.

The NEW HAMPTON'S Magazine New York

Free:

If you send this coupon at once.

A 11 x 14 inch heavy plate photogravure portrait of Admiral Evans, ready for framing.

KEEP this Memorandum

Date

I sent 25c to HAMPTON'S Magazine, New York, for three months' money-back trial subscription to HAMPTON'S Magazine. Any time within three months I may write stating HAMPTON'S has not proved full money's worth, they are to return my 25c. And I will not have to return the magazines.

Send This to HAMPTON'S Today

BENJ. B. HAMPTON, NEW YORK CITY.

Enclosed find 25c for three months money-back trial subscription to HAMPTON'S Magazine. I am not a newsdealer. These copies are for myself and not to sell. I will put HAMPTON'S in strictest comparison with the money's worth and value of all the other magazines I buy. Any time within three months if I say HAMPTON'S has not proved to be money's worth, you are to return my money at once and in full.

The monthly magazine that I now think is best money's-worth is .....

My Name .....

My Address .....

(My newspaper's name and address in the margin below)

upon his keeping steadily at his employment. He wants to make provision for the years when, through ill health or accident, he is unable to work. By making twenty annual payments of $421 each, he can get an annual income of $1000, beginning when he is fifty-five and a half years old, and continuing for the rest of his life.

A two-life annuity is based on the lives of two persons, usually a man and wife. This is a very expensive form. If the husband, let us say, is fifty-five and the wife fifty, they can, by the payment of $17,651 down, receive an income of $1000 a year as long as either of them lives.

A survivorship annuity also concerns two people. The person making the investment is called the nominator; the beneficiary is the annuitant. To obtain the benefits of the policy the annuitant must survive the nominator. If he should die first the policy ceases, and all the money paid in goes to the company. This kind of policy is sometimes bought by a son to provide for his mother or some one else dependent upon him, in the event of his sudden or premature death. For example: a man aged twenty-five pays $145.30 a year as long as he lives. His mother is the annuitant. Should he die any time the mother will receive an income of $1000 annually for the remainder of her life.

One very striking fact about annuities is that the rate for women is higher than for men. The records of the companies show that they live longer than men. An old English banker once said: "Never sell life annuities to old women; they wither, but they never die."

Many business women, especially spinsters, have found that the annuity is a good provision for their old age. One business woman in New York, who makes a very good salary, puts one thousand dollars into annuities each year. She began at thirty-five. Now she has four thousand dollars invested. The return on this is $207.83 each year. She has no one dependent upon her, and considers that, by the time she is fifty, she will have enough income from annuities to retire from work.

There is still another phase of the annuity subject suggested by the query: How is the average wage-earner or the man with small savings to obtain its benefits? He cannot lay down a lump sum, nor can he afford to take the risk of losing his principal. Yet he must provide for his declining days.

This brings up the old-age pension which is occupying the attention of all industrial communities, both in this country and in Europe. Germany has passed a compulsory old-age bill, which shares the cost between State, employer and employee. England's plan is to make it a burden on the general taxation. In Massachusetts, by means of savings-bank insurance, which has already been described in this department, the worker is able to obtain an old-age annuity at a very small cost, and thus becomes independent of taxation.

Since the article on savings-bank insurance was printed in THE SATURDAY EVENING POST a straight annuity policy has been perfected in Massachusetts. Here is the way it works out: at age twenty-five a man, by paying a monthly premium of $2.14, can get an annuity of two hundred dollars for each remaining year of his life, beginning at the age of sixty. For a monthly premium of $1.24 the annuity of two hundred dollars begins at sixty-five.

The Massachusetts savings-banks also sell a combination annuity and life-insurance policy. At age twenty-one, for example, the insured begins to pay a monthly premium of $1.13. When he is sixty-five years old the premiums cease, and the bank pays him one hundred dollars a year until his death. If he should die before sixty-five, the family gets five hundred dollars. Soon after this policy went into force the criticism was made that, if the beneficiary should die after he received the first annuity, the family would lose the insurance. Since the whole scheme of savings-bank insurance is to conserve the people's money, a supplementary policy has just been devised by the State Actuary, which offers a remedy. Under its provisions the family of the annuitant gets four hundred dollars in case he dies after the first annuity is paid. If he dies between the ages of sixty-six and sixty-seven, after receiving two annuities of one hundred dollars each, the family gets three hundred dollars, and so on. Should the annuitant die after receiving five annuities, or five hundred dollars, the family gets nothing.

SOCIETY BRAND Clothes
are considered the height of perfection in modern dress for Young Men and Men who stay Young. Characteristic lines giving a dignified, gentlemanly appearance.

Made in Chicago by Alfred Decker & Cohn. Sold through the better clothiers.

Society Brand

Time to Invest

Seldom has there been such a favorable opportunity to secure safe and profitable investments. Carefully selected securities are increasing in value. We will be glad to send you our list of such securities. Write for our book on investing.

Adams & Co.
13 Congress Street Boston, Mass.

Not 4% Part Time
But 5% FULL TIME

Any day in any month you can place small or large sums in our care, and whenever you choose to withdraw the money you receive earnings up to date of withdrawal. How we invest the funds, how they are secured, how we have dealt with patrons for over 18 years, and how they recommend lenders to us can be learned by writing for full information.

We operate under the strict Banking Laws of New York State and are subject to Banking Department supervision. Assets $6,000,000.

Industrial Savings and Loan Co.
1 Times Bldg., Broadway and 42d St., New York

INDUSTRIAL SAVINGS & LOAN CO. NEW YORK CITY

6% INVESTMENTS 6%

You hold the security for your money when invested in our first farm mortgages.
Please write for Booklet "E" and Descriptive List.
E. J. LANDER & COMPANY
GRAND FORKS, N. D.

Soft steady restful light

Where reading and writing are to be done, and where an artistic effect is considered, no other artificial light is comparable to that of a good lamp.

But—lamp-chimneys that do not fit, cause endless annoyance from smoke and smell and flickering light.

MACBETH lamp-chimneys fit and insure perfect combustion, full illumination, and light of the soft, steady, restful quality that is the unique charm of lamp light. I make a chimney to fit every style and size of lamp and burner, and my name is on it. Get the right one for your lamp. My Index, sent free, will tell you which one.

MACBETH lamp-chimneys are made of lamp-chimney glass that will not break from heat, and that is clear as crystal. My name is on every one. Address

MACBETH, Pittsburgh.

"Fresh Air Without Drafts"

Take care of your lungs!

Pure air is the most vital thing to your life. The air of the average room is rank poison because it is breathed over again. It breaks down your health. You take cold easily; then, bronchitis; then consumption. You need a continual supply of pure fresh air to keep your lungs strong and vigorous, and fortify your body against disease.

The Zephyr Ventilator

keeps your room full of life giving oxygen; and the room heats quicker and better. No draft and no chilly feeling. It is the only ventilator that properly ventilates.

The Zephyr Ventilator is scientific in construction, adjustable to any window; by a little slide you control the supply of air; keeps out dust, dirt and rain; doesn't rust; takes little room; handsome antique copper finish. Strong, compact, durable.

For dwellings, offices, schools, hospitals, and all public buildings.

Sold by hardware and department stores. Ask your dealer. If he hasn't it write us and we'll see that you get it. Write for free booklet on Ventilation.

THE ZEPHYR VENTILATOR & MFG. CO., Department A, Wayne Junction, Philadelphia

FABRIC MT DEC 12 1905 "Porosknit" TRADE MARK REG U.S PAT OFF. DESIGN MT DEC 12 1905

THIS LABEL GUARANTEES the garment to be the genuine "Porosknit"—the coolest summer underwear ever made. Insist on this label for your protection. All styles at your dealers.

Men's Shirts and Drawers,	50c each
Boys' " "	25c each
Men's Union Suits,	$1.00
Boys' "	50c.

50¢ A Garment for Men

Underwear

Chalmers Knitting Co., 1 Washington St., Amsterdam, N.Y.

WHO GETS THE PROSPERITY?

During the past 12 years of Republican government the average cost of living has increased 48%

HAS YOUR INCOME INCREASED 48%?

BRYAN and KERN'S ELECTION MEANS REAL TARIFF REVISION AND LOWER COST OF LIVING

A FEW FACTS.

SHOES that cost $3.00 a pair in 1896 now cost $4.00 and $5.00 because materials have gone up 52%. Trust controlled, tariff protected, sole leather has gone up over 170%.

BEEFSTEAK that cost 16 cents per pound in 1896 now costs 24 cents. Why? Increase in population outstripped increase in supply. South American beef barred by tariff protecting the Beef Trust. American cattlemen get less, American consumer pays more.

SUITS OF CLOTHES that cost $25.00 in 1896, cost $35.00 to-day. Tariff bars foreign woolens.

SUNLIGHT is free but the glass in your window, that cost 75 cents in 1896, costs $1.88 to-day, thanks to protection.

Your house costs you 40% more to build to-day than it did twelve years ago, because tariff allows this extortion.

You pay 48% more to live under Republican Government, because of the tariff that enriches the few.

VOTE FOR BRYAN AND KERN
AND LOWER LIVING EXPENSES

Money is needed to convince the voters of the righteousness of our cause. We expect none, want none and will take none from the corporations. If you want to see Bryan and Kern win, show your sincerity not only by voting, but by aiding us to get out your fellow-citizens. Fill out the inclosed coupon, and send us $5.00 for our campaign fund (more if you feel that way). You will get it back many times over in reduced cost of living and in prosperity that helps **you.**

RETURN THIS COUPON WITH MONEY

National Democratic Committee,
1460 Auditorium Annex
Chicago, Ill.

Enclosed please find $5 00 for the Democratic Campaign Fund.

_____

Public Speakers

are but one class of the many who find our Challenge Brand the ideal collar for all occasions. It keeps clean, nobby and fresh under the most trying conditions—travel-dust and hot rooms have no effect upon it.

CHALLENGE

Brand—Waterproof

COLLARS

are a boon to the careful dresser. They are a wonderful combination of style, good taste and [illegible]

[illegible] shapes are made in all the latest, most up-to-date [illegible] and we will [illegible]

THE ARLINGTON COMPANY

Dept. "A" 725-727 Broadway, New York

Boston [illegible] Philadelphia [illegible]
Chicago, [illegible] San Francisco [illegible]
St Louis [illegible] Toronto [illegible]

Your Money

Does It Earn 6%?

It will if you cut out the middleman. Why not *invest* your money where the security is the best on earth and where you get the full 6%? Such an opportunity is open to you in the American Real Estate Company's

6% GOLD BONDS

—backed by the ownership of New York City Real Estate, the soundest of all securities. They are issued in two forms:

6% Coupon Bonds for [illegible] interest semi-annually by coupons.

6% Accumulative Bonds for [illegible] by [illegible] carrying liberal [illegible] privileges.

Write today for full details, and a folding map of New York City showing location of this Company's properties.

American Real Estate Company

[illegible]

Assets, $10,568,500.41

Capital and Surplus, $1,640,960.24

511 Night and Day Bank Bldg., New York City

The Rapid **Commercial Cars Exclusively**

Don't waste [illegible] money on [illegible] facts about any Rapids [illegible] that [illegible] and ways on. Write [illegible] [illegible] and [illegible] [illegible] [illegible] [illegible] [illegible] [illegible]

H. G. Hamilton Treas., RAPID MOTOR VEHICLE CO
900 Rapid Street, Pontiac, Mich.

One Style of 1-Ton Rapid Truck

The Embarrassing Conduct of Benjamin Ellis, Millionaire

(Continued from Page 7)

We were close to the camp before he spoke again, and then it was incongruously: "You say you belong to the Herald?" he asked

"I'm here for the New York Herald," I said

"You don't mind," he said, looking straight ahead, "if I telegraph to the Herald, do you?" His eyes turned on me, on my flushed face, my perspiring brow, my ascending trousers, and a vague, dancing light came into them.

"Not in the least," I answered, trying to put on an expression of great indifference.

"Because," he went on, "if you really belong there, I guess it's all right; but totherwise, that story of yours ——" He shook his head; a vague gurgle sounded within his capacious hulk; "that story of yours ——" he repeated.

I was dead beat when we got in and, leaving the sheriff to his tasks, I went to the hotel and spent an hour in the cool, green luxury of a second bath. The sheriff was back when I came down into the lobby; we placed our chairs in the gutter and our feet on the curb and smoked side by side in the shade of the hotel's false façade. We were still there when a wagon rattled in, turned the corner, and went on down the main street. It passed close, and we had a glimpse of a disturbing and rigid form outlined vaguely beneath a slicker.

"It didn't take them long to get him," I volunteered.

"Seems to me they still are in an almighty hurry," he growled, following them with his eyes.

They were, in fact, going at a singular pace. All the horses, the two at the pole, the two bearing the escort, were on the lope. Like a fire-engine, the wagon with its cavalcade sped down the main street, scattering dogs right and left, and stopped abruptly in front of the coroner's office. Immediately the two mounted men of the escort came dashing back; they turned the corner as if racing and galloped off out of town the way they had come.

The sheriff turned upon one of the feet of his chair and sat gazing after them with a sort of helpless astonishment; and as he looked, the wagon, now freed of its disturbing burden, rattled around the same corner and sped on after the two horsemen, the driver, leaning far forward, encouraging his animals with tongue and reins. Then, with a smooth purr, a low, red automobile shaved the curb; it straightened out, gave one tense grunt, and leaped half-way to the wagon, gave another and passed it, and then it disappeared in its own cloud of dust, whirling madly northward.

"Umph!" said the sheriff, half-rising from his chair.

A butcher boy on his delivery wagon whipped madly by; a negro, straddling with his long legs a little, hard-ribbed burro. An inexplicable disturbance was stirring the camp. Out of slamming doors men were running into the street, springing upon wagons, horses, into cabs; a procession of disorderly, pitching, creaking vehicles began to stretch along the street that led northerly into the desert.

"Umph!" said the sheriff again, but this time in a tone of complete understanding. And then, to a gambler who had just issued from a hall: "Oh, Lem," he shouted, "where's the strike?"

"Over there!" Lem shouted back from the tail of the wagon he had caught, and pointing with a vague gesture.

"Over there where?" bawled the sheriff.

"Where they found the stiff," the cry came back from the fast-departing Lem; "where they dug up Ellis!"

A messenger boy, impatient for other fields, was stamping with eagerness before us. The sheriff took the telegram. I watched him out of the corner of my eye. "The paper's answer," I thought.

He took the little yellow envelope and, without opening it, tore it into four pieces, which he let drop at his feet.

IV

THERE is nothing that will incline a man toward a rational and materialistic philosophy as a good night's sleep. When I woke the next morning, with the

In any walk of life you can "step high" in **Kenyon Hangwell Trousers**

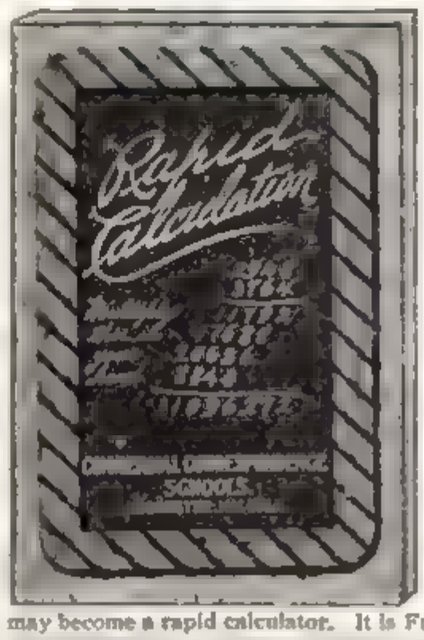
THEY satisfy pride in dress. Impose no strain on seams when seated. Correctly designed and cut. Made by the makers of Kenyon Overcoats, which guarantees quality and workmanship. Your dealer should have them; if not, send us his name and we will see that you are supplied. Tell us the type of garment you desire and about what you wish to pay. We will send samples of cloth, or will, if desired, forward complete garments to a dealer for your inspection. This liberal offer also applies to our Kenreign Rain Coats and Kenyon Overcoats, enabling you to inspect all these at your own convenience.

C. KENYON CO.

Address Mail to Factories, 710 Pacific Street, Brooklyn, N. Y.

23 Union Square, New York

THIS BOOK IS FREE



A Better Position, Shorter Hours and a Larger Salary await the Rapid Calculator. We will send free to the first 1,000 who apply a copy of our new book fully explaining a system of

Short Cuts in Figures

It tells how the work of hours may be done in minutes and explains how you may become a rapid calculator. It is Free. Address

COMMERCIAL CORRESPONDENCE SCHOOLS

419 E Commercial Bldg., ROCHESTER, N. Y.

Manager of Agents

wanted. Man or woman with a following of high class agents, to enroll pupils in correspondence courses. [illegible] manent opening, with exclusive territory [illegible] manager earned $300 in one month. Better than books. Business well advertised and established. Rapid advancement.

Siegel-Myers School of Music, 1215 Steinway Hall, Chicago

Our $5,000.00 Challenge

We challenge any mantel in the market to compare or compete with

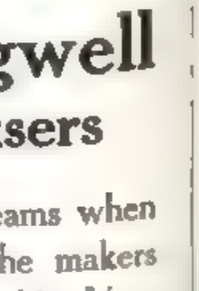
KING MANTELS

price for price and grade for grade.

We have spent more than $5,000.00 to put a copy of this challenge into the hands of every person interested in mantels.

Are You Interested in Mantels?

Then write for our Challenge Catalog "De Luxe," 80 pages, [illegible] 80 cents [illegible] and send 12 cents to [illegible] mailing.

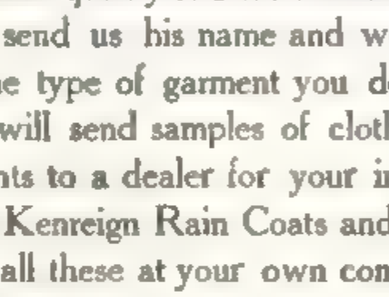


FREE [illegible] book of 172 pages, [illegible] of KING MANTELS will [illegible] from [illegible] to [illegible] in your vicinity. Write today.

KING MANTEL CO.

547-549 W Jackson Ave., Knoxville, Tenn.

A New $1 Offer—"KEITH'S"



Our Plan No. 82—$2000

for six months and a copy of [illegible]

100 Plans Bungalows Cottages $1000 to $4000

[illegible] ning and Dec[illegible] ing Homes. [illegible] several designs

[illegible] in sending at once. $1.50 a year. Never [illegible]

MAX L. KEITH, 473 Lumber Exch., Minneapolis, Minn.

$1.00 Complete

Broken Bottles, Tacks or Nails Have no Terrors for the Motorist Who Carries

The M. & M. Cement and Acid Cure Solution

A cold cure process designed for vulcanization. Inner tubes and [illegible] and permanently repaired with M. & M.

M. & M. [illegible] that any novice can make repairs as well as an expert. It's [illegible]—it's reliable, too—and it makes the slickest repairs you ever [illegible] **M. & M. Repair Outfit,** [illegible] for it prevents [illegible] ning home on a flat [illegible] For sale at all Auto accessories dealers and jobbers. Manufactured by

A postal will bring a simple demonstration.

The M. & M. Mfg. Co., Akron, Ohio

early sun shining through the white curtains which bulged gently to a light breeze, clear conclusions sprang immediately into my mind.

"Now, leaving out a few, small, troubling, but, after all, unimportant details," I said to myself, "one fact is plain—Ben Ellis was alive and with me yesterday morning, July 24. He was murdered, evidently, several hours before his body was found. He was murdered, in all probability, soon after I left him, so thoughtlessly, alone in the brush."

Then: "At that time Diamond Jack was in Rawhide, sixty miles away. Diamond Jack did not do it. You hold an innocent man's life in your hands, old man.

"As for the murder, it is still a mystery."

Well satisfied with this Q. E. D., which replaced what had happened within the rules of good usage, I sprang out of bed. The first person I met after breakfast was the sheriff.

"There's one thing sure," he said to me immediately. "Ellis was murdered yesterday morning soon after you left him. At that time Hunt was already following Diamond Jack in the Rawhide joints, watching for a chance to get the drop on him. Diamond Jack didn't do it."

He looked cool and comfortable—he also had had a good night's sleep.

"That's just it," I answered.

"Too bad," he muttered. "Been after him a long time. He *ought* to get killed—even if he didn't do *that*. Guess there's nothing doing there, though."

It was not the first intimation I had of Mr. Diamond Jack's character, but, then, of course, this did not alter my plain duty. We smoked side by side in silence. "The coroner's inquest comes this afternoon," he said.

And then, after a while, slantingly, without looking at me: "How are you going to testify?" he asked.

"The whole thing," I said grandly; "the whole thing."

"Umph!" he said. "If I was you I'd leave out—I'd leave out some of the little things, the little things that don't mean nothing."

I was a bit troubled. "It seems to me," I said, "that my duty is to tell all that occurred. Yes, I must tell everything."

"Well," he said—and he aimed at a cuspidor nearly across the room—"Well, you *won't*," he said.

"I wonder what Dick will testify?" I said irrelevantly.

"We'll go see." He rose and I followed him through the swinging doors. "What are you going to testify, Dick, at the inquest?" he asked of the barkeeper.

Dick looked at him stonily. "Well, I'll tell as how I saw Ellis here last night," he said, "with this here feller," he went on, pointing to me with his chin, but otherwise ignoring me.

"Is that all?" insisted Price.

Dick turned his broad, white back upon us and began wiping glasses. "That's all," he said shortly.

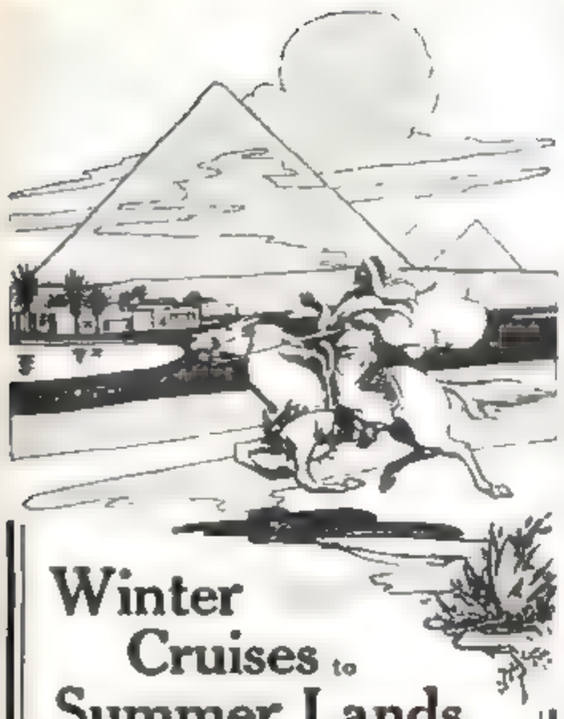
"You see," said Price, when we were again in the lobby. "And it will be the same with ——" He stopped abruptly, struck evidently by a new thought. "Say," he began, "you'd better see the coroner and make sure he's subpœnaed that cab-driver of yours."

"There'll be enough of us without him, won't there?" I asked, not seeing the necessity.

He stared at me very fixedly. "Well," he growled, resuming his old paternal manner, "you just see that you have the cabman there, bub, that's all."

And with this he walked out ponderously, mounted his white horse, which was standing at the curb, and rode off in the same direction we had ridden the day before—in search of other clues, I suppose.

Left alone, with nothing to do before the inquest, I sauntered through the camp. What with the new strike and the murder it was buzzing with excitement. No one seemed at his business; the stores and offices were empty, and the street and saloons were full. It was a gloomy sort of excitement; the discussing groups were morose and the opinions severe. The reason for this general pessimism occurred to me after a while. The men who had been successful in the rush were now all out in the sage, squatting joyfully upon their new claims. The remainder, assembled on sidewalks and in halls in groups of sombre indignation, were those who had been left. They had heard the news too late or had



Winter Cruises to Summer Lands

To the Orient, Mediterranean, Adriatic, Egypt and the Nile, Holy Land, West Indies, Panama Canal, etc.

Comprehensive Itineraries
Splendid Cruising Steamers
Attractive Rates

"Moltke" Orient Cruise 80 days—
30th Annual Orient Cruise, Leaves New York Jan. 28, 1909. **$300 upward**

"Oceana" West Indies Cruises—
Leaves New York Jan. 23 and Feb. 27 **30 days—$150 upward**

Send for our new illustrated book giving full particulars

Hamburg-American Line
41-45 Broadway, New York
Boston, Philadelphia, Chicago, St. Louis, San Francisco

FRENCH—GERMAN SPANISH—ITALIAN

Spoken, Taught and Mastered by the

LANGUAGE PHONE METHOD

Combined with The Rosenthal Common Sense Method of Practical Linguistry

The Latest and Best Work of Dr. Richard S. Rosenthal

YOU HEAR THE EXACT PRONUNCIATION OF EACH WORD AND PHRASE. A few minutes' practice several times a day at spare moments gives a thorough mastery of conversational French, German, Spanish or Italian.

Send for free booklet and letter

THE LANGUAGE-PHONE METHOD
803 Metropolis Bldg., Broadway and 16th St., New York

6% Money deposited at 6% yields an income twice as great as 3%. Our Certificates of Deposit yield 6% net. Please write for booklet "S."

FIRST TRUST AND SAVINGS BANK
BILLINGS, MONT.

AGENTS Wild With Success. Little talking is necessary to sell Cus, they grab at it the minute they see it. You can make good money. Every farmer, teamster, owner, expressman, etc., should buy several of them at sight. A wonderful patent spring device, weighs but a few ounces, attaches in a minute and you can put it in your pocket to show. It prevents horses and double-trees from breaking, saves price of sticky sweat pad, prevents horse from balking, prevents injury to horse's shoulders, prevents sore and stiff shoulders, and in keeping harness two seasons pays for itself many times over. W. B. Smith Mfg. Co., 207-154 Washington St., Chicago, Ill.

SONGS WANTED

I want new songs by new writers. Send your poems or compositions. If they have merit I guarantee immediate publication. Send 4c. postage for my free booklet and letter.

"Shapiro" MUSIC PUBLISHER
Columbia Theatre Building, New York

LAW BY MAIL

Special course for each State. "How to Find the Law" and Brief Making specially treated. Admission to the bar guaranteed. Books free. Degrees conferred. Write for free booklet.

National Correspondence Institute
19-1054 Nat'l Bank Bldg., Washington, D. C.

Of all the many reasons for the popularity of

NABISCO
SUGAR WAFERS

the greatest and the best is because they're so good.

In ten cent tins
Also in twenty-five cent tins

Festino
Another dessert confection in the form of an almond enclosing a kernel of delicious cream.

NATIONAL BISCUIT COMPANY

LARKIN

FACTORY-TO-FAMILY DEALING

Furnishes Your Home Without Cost

LARKIN direct Factory-to-Family dealing saves for you all cost that adds no value; gives you the profits of middlemen—greatly reduces the cost of living; affords you $20.00 worth of unquestioned excellence for only $10.00. Your money goes twice as far. The Larkin Idea is a practical, co-operative plan which saves money for one million families annually.

Larkin Products consist of **Laundry and fine Toilet Soaps, Toilet Preparations, Teas, Coffee, Spices, Extracts, Baking Powders, etc.**, over 200 home needs to select from. Your family uses $10.00 worth of such goods every few weeks. **With $10.00 worth you get, in addition, a Premium that alone would cost you about $10.00—practically twice the value a storekeeper can afford to give.** The Larkin Idea of direct purchasing provides without cost a new piece of furniture in thousands of homes each month. **If no Premium is wanted you may have $20.00 worth of Products of your selection for $10.00.** By this offer, Larkin Products actually cost but one half our list-prices which are regular retail prices.

All Larkin Products are of the highest quality and absolutely pure. Larkin Premiums are noted for their excellent design, workmanship, finish and durability.

This $10.00 Oak, upholstered Rocking-Chair given with $10.00 worth of Larkin Products.

This handsome, $10.00 Chiffonier given with $10.00 worth of Larkin Products.

30 DAYS' TRIAL—PAY IF PLEASED

We will ship to any responsible person $10.00 worth of Larkin Products and any $10.00 Premium selected, on 30 days' trial. If customer is not pleased at end of 30 days we guarantee to remove goods at our expense, refund freight-charges and make no charge for a reasonable amount of Products used in trial.

Ask any Larkin customer in your vicinity about Larkin quality and square dealing.

Free The new enlarged Fall and Winter edition of our Product and Premium List, also Wearing Apparel Catalogue mailed, postpaid. Let us show you how to save money or furnish your home without cost.

SEND COUPON AT ONCE.

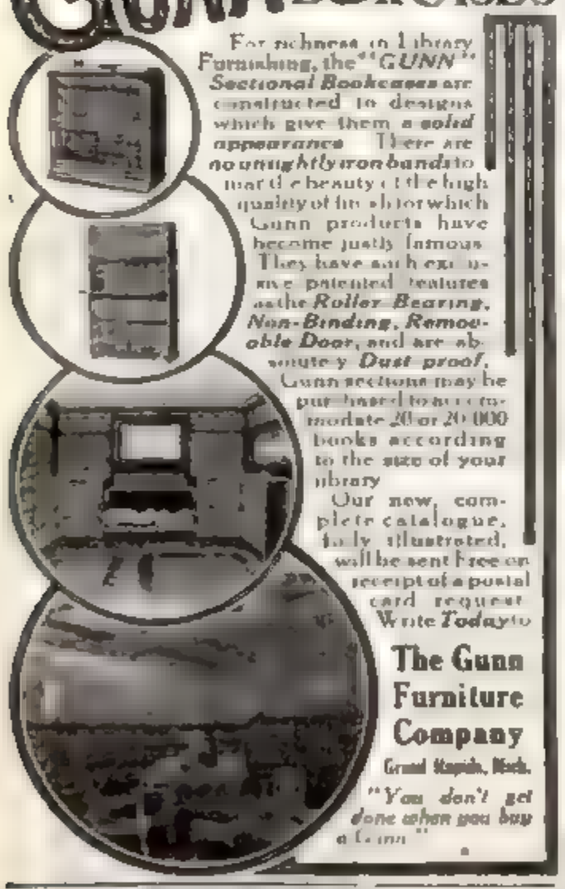
Estab. 1875 *Larkin Co.* BUFFALO, N. Y.

FILL IN CUT HERE MAIL TODAY

Larkin Co. Please mail Product and Premium List No. 64 and explain how the Larkin Idea saves money.

Name
Street
P.O.
State

NEW YORK
FASHION BOOK
Beautifully FREE *Illustrated*
MEN—WOMEN—CHILDREN
Macy's wonderful new 450 page New York Fashion Book which we will send you free, illustrates in beautiful half tone and describes accurately, exactly the same styles which New Yorkers admire as they daily crowd the immense doors of the main carriage entrance of our great store, on Broadway, 34th to 35th Streets.
[illegible] America and Europe [illegible] This 450 page Book which we are going to send you free shows the most carefully chosen selections from this immense stock.
ASK YOUR FRIEND
If you don't know Macy's and the great 11 story Macy building [illegible] a postal card and we will send you a copy of the book free. We are glad to send it because all over the United States [illegible] convenience and the economy with Macy's [illegible] Illustrations and interesting [illegible] Made to Measure Suits, Millinery, Shirt Waists, Furs [illegible] for Men's Apparel [illegible] Boys and Girls, [illegible] Furnishing and Decorating [illegible] Be sure of having real New York styles and genuine New York prices.
MACY'S GUARANTEE
Remember that for over 50 years R. H. Macy & Co. has been [illegible] in New York City and that [illegible] goods at the lowest cost [illegible] Macy's [illegible] We are glad to refund your money [illegible] Write us a postal to-day, before you forget now.
ASK FOR FASHION BOOK C
R. H. Macy & Co.'s Attractions Are Their Low Prices
Macys
R. H. MACY & CO., Broadway, 34th and 35th Sts., New York

"GUNN" SECTIONAL BOOK CASES

For richness in Library Furnishing, the "GUNN" Sectional Bookcases are constructed to designs which give them a solid appearance. There are no unsightly iron bands to mar the beauty of the high quality of the interior which Gunn products have become justly famous. They have such exclusive patented features as the Roller Bearing, Non-Binding, Removable Door, and are absolutely Dust-proof. Gunn sections may be purchased to accommodate 20 or 20,000 books according to the size of your library.
Our new, complete catalogue, fully illustrated, will be sent Free on receipt of a postal card request. Write Today to
The Gunn Furniture Company
Grand Rapids, Mich.
"You don't get done when you buy a Gunn"

PARIS GARTERS
No metal comes next the wearer
PERFECT FOR ALL SEASONS
An article that careful dressers buy repeatedly and exclusively must be superior.
That's the story of the PARIS Garter. It has taken the lead solely on its exceptional merits.
The only shaped and fitted garter
Made only by A. Stein & Co., 159 Center Ave., Chicago

Build Your Own Arts and Crafts Furniture
You save ½ of the cost of furniture which you build [illegible]
The Rellance System, 607 The Arcade, Cleveland, Ohio

been too slow. The milk of human kindness was very sour in their veins, and they discussed Master Diamond Jack's moral deficiencies without indulgence. Of course, none doubted his guilt; *that* was a settled matter. It was rather an exciting and novel experience to wander among these volunteer judges and know that they were all wrong—all wrong; to know that presently I should speak, and in a few words confound them. But the word "rope," I thought, cropped up too often in the buzz of discussion. I became impatient for the inquest.

It was set for two o'clock in the afternoon. Just about at full noon Diamond Jack rode in between three mounted deputies holding sawed-off shotguns across the pommels of their saddles. A shout from the head of the street announced him and sent every one to the sidewalk. Standing behind, I saw him pass between the hedges of black-browed and sullen men, sliding in his saddle at the height of their heads, dark and slight and indescribably impudent. His handcuffed arms lay easily behind his back; he swayed to the trot of his mustang with a lithe swagger; and once he shook, with a movement of his head, the heavy shock of black hair falling over his eyes like a pony's roguish forelock, and showed his white teeth in a smile to some women looking at him from a balcony. He was really too good to be true; the idealized Western villain of a Broadway melodrama.

I met Price a little later. He was worried. "It's none of my business," he said, "but if I was Hunt" (the sheriff of the county, Esmeralda) "I'd have a darned-sight bigger guard round that 'dobe he calls his calaboose."

"Well," I said, "the inquest will have everything all right in a little while."

"Think so, eh?" he growled, fixing his little, clear eyes upon me enigmatically.

We trooped into the office of the coroner a little later. It was also the undertaking establishment of this enterprising officer, and his furniture shop. The jury was already there, stiff upon a row of dining-room chairs in the rear, behind which rose a pyramid of dressers, beds, tables, couches and baby-carriages, topped with six black, oblong boxes which, somehow, probably from their neighborly elbowing of the more cheerful utensils, were lacking in sombre distinction. We took our seats near the door, together with Hunt, the sheriff of Esmeralda, and the coroner, and formed a group with the witnesses from Rawhide, Dick, the barkeeper, and the night boy of the hotel. Diamond Jack, marching swaggeringly between his guards, sat to the right, at the foot of a second stack of varnished furniture. Jury, officers and witnesses, and the accused, with his guards, thus formed a circle, leaving in the centre a clear space for the lovers of "plug." Behind our group there pressed an eager throng of silent men which filled the doorway and spread out upon the sidewalk. To our left, opposite Diamond Jack, a door opening into an outer shed gave us, whenever ajar, a rapid apparition of a white sheet raised upon a table in disturbing profile.

"Did you notify the coroner about the cabby?" whispered Price, leaning over toward me.

I told him I had forgotten.

"You're a durned fool," he growled, then leaned toward Hunt, who immediately sent out one of his deputies.

The proceedings went with a swing. The jury was sworn in. The autopsy surgeon testified. The man within (he pointed at the door) had been shot from behind. The bullet (a 38-calibre) had gone into the back of the neck, severing the spine and causing instant death. The jury filed out and verified the physician's testimony. Price was then sworn. He testified that two months before he had seen Ellis leave Independence, California, on a supposed prospecting trip with Diamond Jack; that five weeks after this he had been asked by anxious relatives in the East to search for Ellis; that he had trailed the outfit into Nevada to the vicinity of Goldfield; that on July 24, led by me, he had found the body of Ellis in a shallow grave six miles north of Goldfield. Witnesses from Rawhide then testified as to Diamond Jack's tumultuous entry into Rawhide on July 19; of the "spree" he had immediately plunged into; of his careless scattering of money; and of drunken boasts that "*he* was the boy to milk dollars out of tenderfeet." Sheriff Hunt, of Esmeralda County, told of

(Continued on Page 52)

When this label appears on the end of a mattress, you KNOW it is an Ostermoor. When it does NOT appear, you KNOW equally well that it is not the genuine.
Don't trust to your judgment alone; not even an expert can tell much about a mattress by the looks. A poor mattress may to all appearances *seem* like a good one, look like one.
The sure and only safe way to choose a mattress is to be guided by the guarantee of the Ostermoor trade-mark above. It appears in plain sight on the end of every genuine mattress. It's there for your protection. When you see that trade-mark, you can know that you're getting the best mattress made—buy without worry.
Unless that trade-mark is there, you are taking chances.
There is no other mattress like the
Ostermoor
Mattress $15. of an Ostermoor dealer or by express, prepaid, when no dealer can supply.
An Ostermoor never needs renovating. Just an occasional sun-and-air bath will keep it always pure and clean—there's no wear on it to it.
The Ostermoor Mattress is *not* stuffed, *not* packed; but *built* up, sheet upon sheet. Thus, an Ostermoor can never mat or pack, never get lumpy or hard, like a hair mattress. But will remain luxuriously elastic, supremely comfortable, and restful for a life-time. Testimonials covering 30 years' use, will be found in
Our 144-Page Book and Samples Sent Free
Our book, "The Test of Time," is a most interesting story about [illegible] Sleep on an Ostermoor Mattress for a month then if for any reason you're dissatisfied, we'll [illegible]
There's an Ostermoor dealer in most places—the best merchant in town. If you write us we'll tell you where to buy. But don't take chances with other mattresses—make sure you're getting the genuine Ostermoor—the trademark label is our guarantee. Mattress shipped by express prepaid same day your check is received by us if the dealer has none in stock.
OSTERMOOR & COMPANY
101 Elizabeth Street, New York
Canadian Agency, Alaska Feather & Down Co., Ltd., Montreal

Exact label—¼ size

100% Quality Suds
PEARLINE SUDS ARE PERFECT—absolutely Harmless and far greater in Cleaning and Disinfecting properties than Suds made from any Safe-to-use Soap.
¶ Every atom of PEARLINE is Pure—Perfect—Powerful—Safe Detergent.
Use PEARLINE by the directions given for any Soap and note how much more Easily—Quickly and how much better it Works than THAT Soap.
Use PEARLINE in Hot or Cold—Hard or Soft water with or without Soaking or Boiling and with almost no Rubbing.
¶ And then observe PEARLINE'S Way of Washing. If you are a Bright—Economical woman—a fair comparative trial will convince you of its superiority over all Soaps and Powders—PEARLINE is better in every way.
USE PEARLINE WITHOUT SOAP INSTEAD OF SOAP

BADGES, BANNERS, BUTTONS, UNIFORMS, FLAGS.
The Pettibone Bros. Mfg. Co., Cincinnati, Ohio, Dept. 0.

Patents, Trade-Marks, Designs and Copyrights. [illegible]
[illegible] Patent Office, Washington [illegible] Land Title Bldg., Washington, D. C.

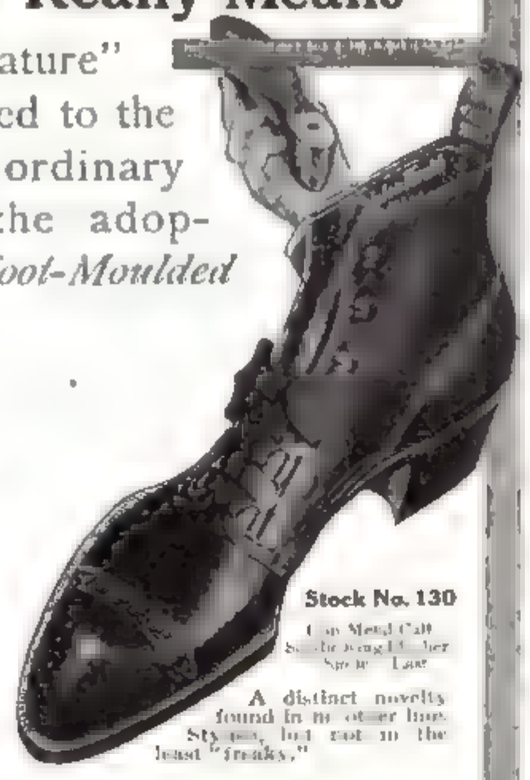
IF NO. 3 EMBLEM DISTINGUISHES YOUR BRUSH
always buy it. Find it on the *yellow box* that protects and guarantees the Prophylactic Tooth Brush. Best because of curved handle. Bristles trimmed to fit and clean between the teeth. Hangs by hole on hook in your own place. Made in America under American sanitary conditions. [illegible]

Prophy-lac-tic 3 for
Send for our free booklet, "Tooth Truths."
FLORENCE MFG. CO., 32 Pine St., Florence, Mass.

What Foot Form Really Means

"Truth to Nature" was the idea that led to the discarding of the ordinary flat-sole last and the adoption of the *Ralston Foot-Moulded Last* in the making of

Ralston Shoes—$4



Stock No. 130

Gun Metal Calf
Single Sewed Welt
Spring Heel
Short Last

A distinct novelty found in no other line. Styles, but not to the least "freaks."

See, at the left, the ordinary flat-foot last and its *utter* lack of support for the mounds and hollows, the tissue and muscle cushions, which in the exclusive Ralston Anatomical Last, shown at the right, are *perfectly* provided for.

Comfort, Style and Durability

are combined in every Ralston Shoe. Only the best in material and workmanship is tolerated—and 4,000 pairs made every day prove their quality.

New Style Book for Autumn 1908 Sent Free

will convince you of the quality of Ralston Shoes and show you the advance styles of the season in Metropolitan foot-wear for men and women.

Where we have no agent we sell direct and guarantee satisfaction or money refunded (only 25c. extra for delivery). Write to-day. Union Made.

Ralston Health Shoemakers, 985 Main St., Campello (Brockton), Mass.

Three Great Stories

THE CUB REPORTER—By Rex E. Beach. (Our Fiction Editors call this the strongest story of the year.) To all the mystery of a swift detective story is added the warm human qualities of an attractive boyish hero. It will rank as one of the few perfect newspaper stories—all motion and speed like newspaper life itself. It is a story that falls into place with Richard Harding Davis's "Gallagher" and Jesse Lynch Williams's "The Stolen Story."

McGENNIS'S PROMOTION—By Rowland Thomas. With a vivid story-telling gift the author has effectively dramatized "The White Man's Burden" and expressed it in human terms. He pictures the natives, part devil and part child, reaching out beseeching hands to the strong White Man who is in charge of their little cross-section of chaos, and when the call comes to him to go to a larger job his people are broken-hearted. But most broken-hearted are the tiny girls whom he has been teaching and to whom he has been telling stories.

HE ALSO SERVES—By O. Henry. A tale of a heathen god, dead and turned to stone, who comes to life as his beloved approaches. The scene is laid in a ruined temple on a far-off island, and has an undertone of romance and dead religions—and yet it is told in Bowery cocktail slang. It gives the effect of a funeral march played on a banjo. It is just one more of O. Henry's perfect stories, wherein he strikes the bull's-eye while he is looking the other way and shooting over his left shoulder.

Illustrated by noted artists, these stories will be published complete in the November Fiction Number, issued October 31, and on sale everywhere during the entire month of November for Ten Cents

Collier's
The National Weekly

The
Fortune Colony

Its Symbol and Purpose

THE Puritans were a sturdy, thrifty folk. They "got on" in the world.

It was a part of their religion to "*do* well."

They were not fooled into the folly of shiftlessness.

Few of them were rich, but most of them were well-to-do.

They worked with their hands, paid their debts and looked their neighbors in the eye.

Fine types of men and women they were!

So much for the Puritans. Now about *yourself*.

Are *you* "doing well?" Are *you* "getting *on*?"

Are *you* planning to be "well-to-do?"

These are personal questions, I know, but I ask them in the spirit of good-will and helpfulness, and you need not answer them anyway—*except to yourself*.

The Fortune Colony of the City of New York is busy with the worthy task of encouraging thrift and real success among men and women everywhere. It offers to its members a well-defined plan by which they may save some of the money they earn and get more to put with it.

Upon the stationery and printed matter sent out by The Fortune Colony are reproduced the idealized portraits of John Alden and Priscilla, who got married and went to house-keeping in Plymouth in the spring of 1621. These historical faces, typical of the best in American life, form the symbol of our organization and we are proud of it and want to have it known in every home.

I would like to have a letter or post-card from every man, woman and young person in the country who aspires to be *financially successful* in a worthy way, asking for our booklet entitled *"How to Build a Fortune in Ten Years."* It will be sent free, and then, *well*—you will know just how to become a member of The Fortune Colony and how much your membership will mean to you.

May I have the letter?

Richard Wightman

Address: **The Fortune Colony**
of the City of New York

Richard Wightman, President — **437-P Fifth Avenue, New York City**

MEMBERSHIP in The Fortune Colony is divided into three Classes. Class A, Class B and Class C. These *Classes* are sub-divided into *Sections*, each with a *limited membership*.

Class *A* (Section One) consists of Members who elect to build for themselves, through The Fortune Colony, little fortunes of $1,000 each. Section One, Class A, is strictly limited to 600 Memberships.

Class *B* (Section One) consists of Members who decide on *$2,000* as the amount they wish to acquire, and is limited to 300 Memberships.

Class *C* (Section One) consists of Members who wish to build fortunes of *larger amounts* and is limited to 100 Memberships.

Back of all Memberships, guaranteeing them, are the interest-bearing Gold Bonds of a great business corporation famed throughout the world for commercial strength and fidelity and having ASSETS OF MORE THAN TEN MILLIONS OF DOLLARS.

Applications for Membership in The Fortune Colony may be mailed from any Post Office in the world. But first write for booklet *"How to Build a Fortune in Ten Years."* Men, women and young people engaged in all trades and callings are eligible for Membership. Upon the approval of an application for Membership the Member becomes immediately a *fortune-builder*, and is associated in strong financial fellowship with thrifty people of intelligence and character who have decided not to let their money interests go haphazard, but rather to work them out systematically to an ample and satisfying result, thus realizing in their lives worthy personal success and economic justice.

Write to Us
Before You Decide on a Roofing

We want to tell you roofing facts—facts that we will enable you to prove. We want to tell you why REX Flintkote ROOFING is used on such buildings as the one shown in the photo-engraving below. We want to tell you why REX ROOFING lasts—why it is absolutely water-proof—why it is acid and fume-proof—why it is fire-retardant. Write us for our booklet of roofing information and samples of REX Flintkote ROOFING to test. Be sure that the Boy Trade-mark is on the roll when you buy.

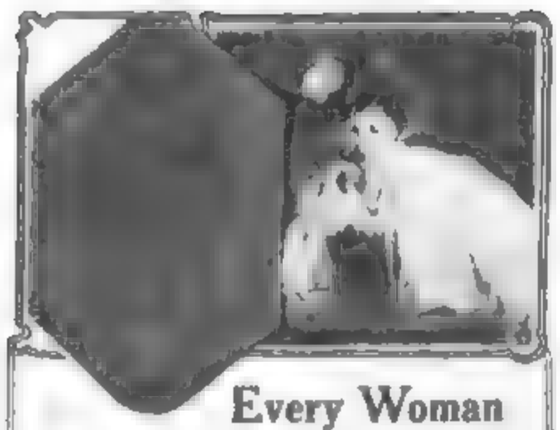
Look for this on every

J. A. & W. Bird & Co.
43 India Street
BOSTON, MASS
Agents Everywhere

Automobile Accessories of every description. Lamps, Generators, Gas Tanks, Speedometers, Horns, Batteries, and, in fact, everything for a Motor Car, at prices that no other house CAN compete with. Catalogue Free—request. Reference any Commercial Agency or any Buffalo Bank.
CENTAUR MOTOR CO., 83 Franklin Street, BUFFALO, N. Y.

MAKE MONEY DRAWING

ILLUSTRATORS AND CARTOONISTS EARN $25 TO $100 a week. Send for free booklet, "MONEY IN DRAWING," telling how we teach illustrating by mail. Write ...
THE NATIONAL PRESS ASSOCIATION
67 The Baldwin, Indianapolis, Ind.



Every Woman

should *study* her *face*. Her *mirror* tells the *truth*. *She* alone is the *best judge* of her *complexion* and the *critic* of her *sisters*. BEAUTIFUL NATURALNESS is the *highest* standard of beauty.

Bailey's Rubber Complexion Brush

keeps—makes and *restores beauty* in *Nature's* own *way*. By its use in the *bath*, the whole *body* is *kept clean*.

BAILEY'S RUBBER COMPLEXION BRUSH $ .50
BAILEY'S RUBBER MASSAGE ROLLER .50
BAILEY'S BATH AND SHAMPOO BRUSH .75
BAILEY'S RUBBER BATH AND FLESH BRUSH 1.50
BAILEY'S RUBBER TOILET BRUSH small .25
BAILEY'S SKIN FOOD (large) jar .50

C. J. BAILEY & CO., 95 Boylston Street Boston, Mass.

LEARN BY MAIL TO BE A

Certified Public Accountant

$2500 $25,000 According to Ability

The only Professions in which the demand exceeds the supply

Cost Accounting
Certified Public Accountancy
Cost Accounting Theory of Accounts, Practical Accounting Auditing Commercial Law and Bookkeeping and Business Practice

Write for particulars to Department N

UNIVERSAL BUSINESS INSTITUTE, Inc.
27-29 East 22d St., New York

Will you accept this business book if we send it free?

Sign and mail the coupon below. Send no money! Take no risk!

One hundred and twelve of the world's master business men have written ten books 2193 pages—1497 vital business secrets. In them is the best of all that they know about

The System Co., 151 153 Wabash Ave., Chicago

Name
Address
Business
Position

arresting him on July 24 by the simple expedient of placing the muzzle of a six-shooter against his temple as he sat playing poker.

This was the net. Throughout its weaving Diamond Jack, who had been allowed free hands, rolled cigarettes and cast sneering glances at the witnesses. He was so "bad" that he looked more like an actor than a desperado. Now came the unweaving of the net.

The night boy of the "Palace" was sworn. On the night following July 24 very late, a man had come in, had looked over the register and had asked to see Mr. Jones (my name). He had insisted in spite of the boy's reluctance. The boy finally had taken him upstairs and had knocked at my door till it had opened, then had left him there. He had not been at the desk when the man had gone out.

"Where had he been, then?"

"In his room—sick."

"Sick of what?"

"Oh, just sick."

"Who was the man whom he had shown up to Mr. Jones?"

He pointed to the white form visible through the jar of the door.

"Was he sure?"

"Yes."

"How could he tell?"

"Well, by the spot on his back."

"*The spot* on his back?"

The boy became tremendously embarrassed. He scratched his head. "Well, he had a grease-spot on the back of his coat, didn't he?" he said finally in an injured tone.

A loud guffaw, starting from the rather undignified jury, went swelling through the room and out into the street.

Then Dick.

At about three, on the morning of July 24, Mr. Jones (pointing to me) had come into the bar with a man (pointing to the door). The man had had several drinks fast, one after the other. The man was the one that was dead (again pointing).

"Was he sure it was the same man?"

"Yes."

"*How* was he sure?"

"He's got the same face, ain't he?" roared the witness, glowering. "How else could *I* know, eh?"

This disrespect of the Court again sent a laugh crashing through the room and out to the sidewalk; but a buzz of excitement immediately followed it.

At the same time, pushed through the throng by a deputy, my "cabby" entered. He made, with long, loose strides, for the centre of the room, and stopped there, legs far apart. His right hand rose into the air. "Whee-ee!" he yelled in a long whinny of seemingly-irrepressible joy, then dropped into a chair and abruptly went asleep.

He was prodded back to consciousness. "Did he know this gentleman?" (I being the gentleman.)

He gazed at me long with very vague eyes, then suddenly rose and rushed swayingly toward me, both hands outstretched. "Why, I'll be darned!" he cried effusively. "why, you old son-of-a-gun, you," he drawled tenderly. "How are you, old pal? Been out in the desert since?"

This was accepted as a sufficient identification, and he was drawn back to his seat.

After much sparring this was obtained from him: On the morning of July 24 he had taken two men out into the desert and had come back with one. The other hadn't wanted to come and he hadn't waited for him. The one that had come back was his dear, old pal here (another attempt at embracing me was successfully frustrated). "The other ——"

"Did you view the body?" interrupted the coroner.

He had viewed him, all right. He sure had. He passed his heavy eyes slowly in a circle over the whole room. "Thadz why I'm drunk, gentlemen," he said confidentially; "thadz why I'm drunk."

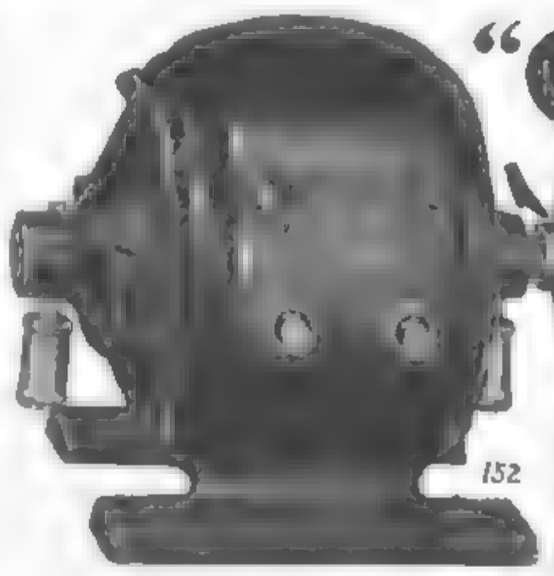
"Was it the same man?"

"Yesh—same man—same everything."

"How was he sure?"

Here he became suddenly enwrapped in a drunken man's secretiveness. "*I* know," he said; "*I* know" (his finger on his breast). "*You* don't know" (pointing to the coroner). "*He* knows" (pointing to me). "We know, don't we, pal?" (He leaned over and slapped my shoulder.)

The laugh this time did not last long. The significance of the testimony was percolating through the dullest mind. An irreproachable alibi was being established.



"THE STANDARD"

Direct Current

MOTORS

This is one of our newer frames, the finest ⅛ H. P. Motor on the Market.

Motor-driven machines show a material saving both in cost of equipment and in operating expense. There is no waste energy—you use only as much power as is needed for machines actually running.

The motor shown above is one of our smaller frames "No. ⅛ B." It is built for constant service, direct current, as power for very small machines. It is beautiful in design and finish—thoroughly reliable and highly efficient.

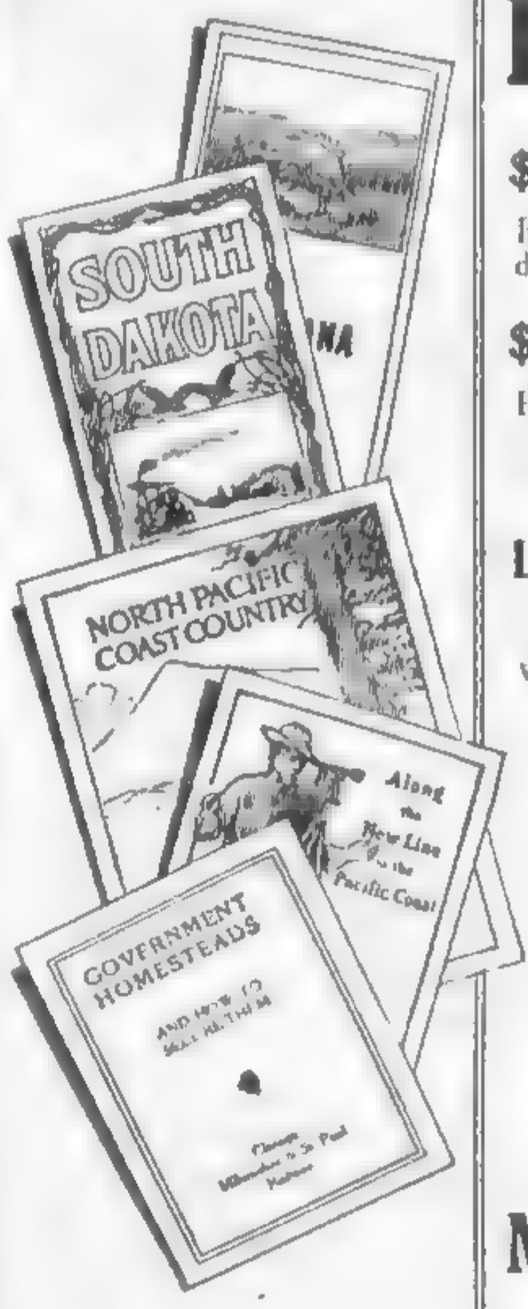
When properly chosen for the work it has to perform, this motor may be safely counted upon to outlast any machine it is set to run.

We make a specialty of small direct current motors from 1-30 to 15 H. P. ... more than thirty frames. In no other line on the market is there an equal chance of satisfying every requirement. ... us your needs and the advice of our engineering department is at your service. Write to-day for ... No. 67 ... Standard Motors, Dynamotors and Motor Generators.

The Robbins & Myers Company

Main Office and Factory, Springfield, Ohio

NEW YORK, 145 Chambers Street
PHILADELPHIA, 1109 Arch Street
CHICAGO, 48 W. Jackson Boulevard
DALLAS, 264 Live Oak Street
CLEVELAND, The W. R. Herning Co., 337 Frankfort Ave., N.W.
NEW ORLEANS, S. J. Stewart, 216 Bourbon Street
ST. LOUIS, E. C. Van Nort Electric Co., Locust and 11th Sts.
KANSAS CITY, Heath Electric Co.


SOUTH DAKOTA
NORTH PACIFIC COAST COUNTRY
Along the New Line to the Pacific Coast
GOVERNMENT HOMESTEADS
AND HOW TO SECURE THEM
Chicago Milwaukee & St. Paul Railway

Low Fares West

$25 for the round trip from Chicago to Lemmon, S. D., Hettinger, Bowman and Marmarth, N. D., and Mildred, Mont.

$30 for the round trip from Chicago to Musselshell, Roundup, Lavina, Harlowton, Moore and Lewistown, Mont.

November 3 and 17

Low fares to many other points.

Tickets good to return any time within 21 days.

A splendid chance to investigate a new and promising territory at small cost.

Books, describing in detail the new country opened and opportunities offered along the **Pacific Coast Extension** of this railway, are free for the asking.

F. A. MILLER, General Passenger Agent, Chicago
W. S. HOWELL, General Eastern Agent, 381 Broadway, New York

Chicago Milwaukee & St. Paul Railway

30-Day Offer

4-25c Mantles

Famous Anglo Export mantle made from formula known only to us. Soft—pliable—strong. Gives brilliant light at less than 1-5 of cost for any ordinary open flame. For natural or artificial gas.

A $1 Inverted Burner

Twentieth Century Inverted Burner gives as much brilliant light downward as any inverted burner—does work of 5 ordinary burners at one-fifth cost. Use on natural or artificial gas.

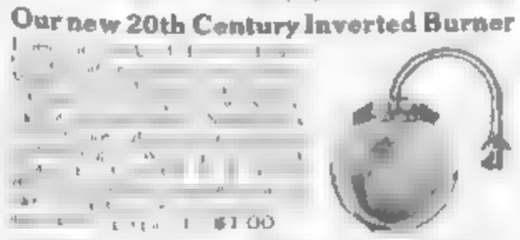
All Prepaid for $1

A mantle that you can't break—that you can tie in a knot without damage.

The Anglo Export Co., [illegible]

Sent prepaid anywhere in U. S.

Our new 20th Century Inverted Burner



$1.00

SEND US A DOLLAR BILL

References [illegible]

Send to-day for Illustrated Catalogue of Lighting Bargains

Anglo-American Inc. Light Co.

Largest Exclusive Lighting House in the World

PITTSBURGH, PA

"What! You wearing a Spongeable Linen Collar too?" "Yes, I got it last week. No one knows it from Linen. It's the only waterproof Collar I ever saw that I would wear. I sponge it every day, and it always looks fresh and clean. All it lacks is the Laundry Bill."

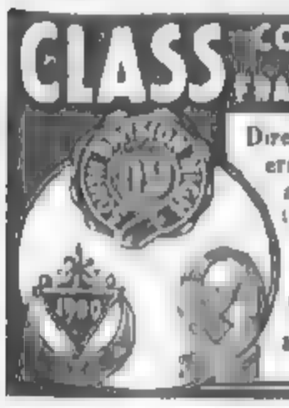
Collars and cuffs of all sizes and styles can be had by mail from us.

Spongeable Linen Collar Co.

444 Bradford Block, Cincinnati, Ohio

[illegible] state size and style. Cuffs 50c. Style book sent free.

CLASS COLLEGE AND FRATERNITY PINS



Direct from the manufacturers. Highest quality work at most moderate prices. Elaborately illustrated catalogue

BUNDE & UPMEYER CO
Mfg Jewelers 161 Mack Blk
Milwaukee Wis

HOME STUDY

The University of Chicago OFFERS

[illegible]

The U of C., Div C, Chicago, Ill.

in favor of Diamond Jack. But Price now took part in the questioning:

"When the cab stopped, Mr. Ellis and Mr. Jones walked away together?" he said.

"Yeah," answered my cabby friend.

"And they came back together?"

"Yeah.'

"You're sure, ain't you, that Mr. Jones didn't come back alone?"

"Sure."

"And then you drove back here with Mr. Jones?"

"Yes, with old pal, here"

"And left Ellis out there alone?"

"Yes, all, all alone"—very much affected—"all, all alone."

"You're sure he was there, close by, when you drove off?"

"Oh, yes, sure."

The witness sat down, and a little, shivering, cold bubble ran up and down my spine. All eyes were upon me. I understood the significance of these questions at last. Here I had left a cab and had walked off into the wilderness, accompanying a man who was to be found murdered a few hours later. I had returned, and in rebuttal of any suspicion that I had returned *alone* there was only the word of this muddle-tongued Jehu, with his embarrassing familiarity, his irritating intimation that there was, between him and me, the bond of some dark and important secret. B-r-r-r; I didn't feel comfortable at all.

I had little time to get the full savor of this emotion. I was the next witness.

As I have announced before, I was determined—oh, absolutely—to tell exactly, and to the last detail, the story of my night and morning with Ellis. But I found now, as I began to speak, I found myself not at all my master. A sense of being about to utter enormities ding-donged in my mind like an alarm-bell. The eyes of Diamond Jack were upon me, they held a sneer; the eyes of the sheriff were upon me, and they were garrulous. Right away I began leaving out details; and immediately, of course, these being left out, the others became impossible, took on an aspect of looming unfitness. I suppressed as I went on, suppressed more and more, ruthlessly. When I was through I had told the skeleton, the solid skeleton only, of my story.

I said simply, that Ellis had called upon me very late during the night, that we had visited the camp, that he had suggested a ride out into the desert (to see the sun rise), and that, once there, he had inexplicably refused to return, which, tired, I had done alone.

"How did you happen to take Sheriff Price to the body?" asked the coroner.

I opened my mouth—and then I shut it again. I think I blushed.

But Price stepped in to my rescue. "He didn't take me to no body," he said. "He got me to help him hunt up the live Ellis. He didn't know Ellis was dead. We ran across the grave while hunting."

This closed my examination. The coroner paused, evidently considering the examination finished. Price, however, remaining standing, asked to testify.

"I want to testify," he said in a loud voice, "to the fact that I was with Mr Jones the entire afternoon of July 24, from the time he returned with the cab to town to the time we discovered the body."

Again a little shiver ran lightly up my spine. But now it was of danger past; I had my alibi.

And so had Diamond Jack. It was an exceedingly disappointed jury that filed out for the conference, and it was lugubriously that they returned with their verdict: "Murdered by a party unknown to this jury." The verdict buzzed out through the front door; it reached the street; and suddenly it seemed to disappear into a well of silence. The room was very quiet.

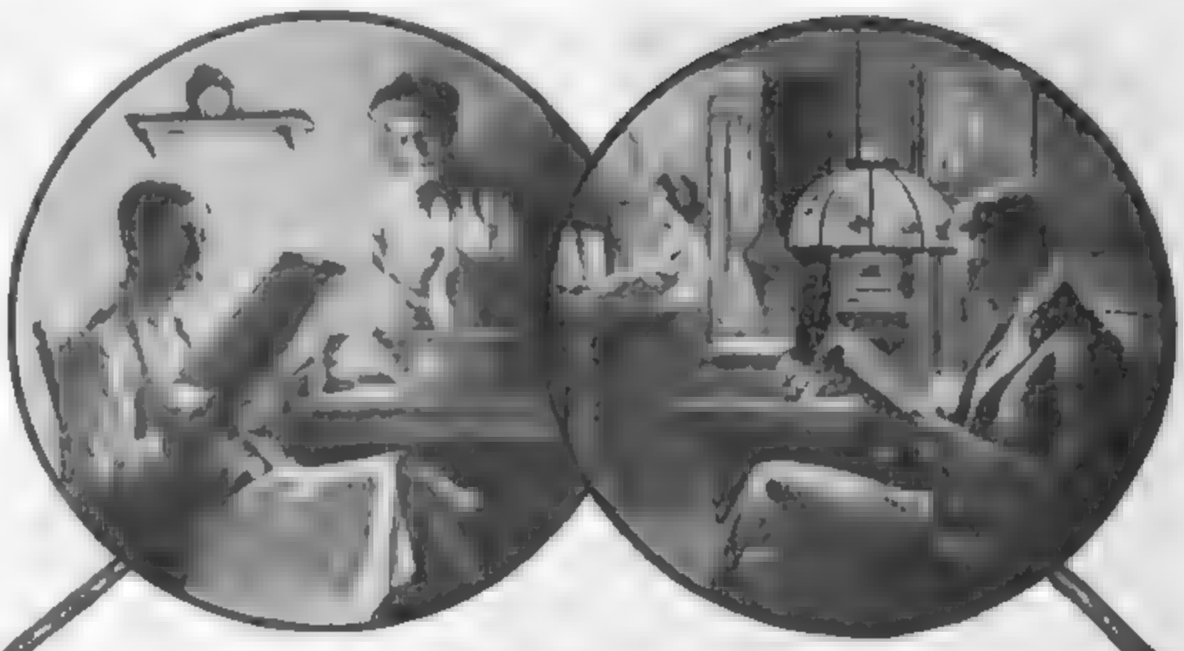
It was Diamond Jack who broke the tension. He sprang from his chair and came toward me; he stood there fronting me, his legs far apart, swaying in a movement almost imperceptible and yet extraordinarily impudent. "Say, Pard," he said, extending his hand—"Say, Pard, I want to thank you"

I held out my hand doubtfully.

"And say, Pard," he went on, "whenever *you* want an alibi, just you call on Diamond Jack. He'll get you one sure, don't you ever fear."

His teeth flashed and he turned lithely to the two sheriffs. "And now, gentlemen, I'm free, ain't I?"

They had been whispering, and it was Price who now spoke. "Now look-a-here, Jack," he said; "you're free; there ain't



Which is the Trained Man's Home?

It's in the home where training affects you most. It's in the home where the size of your pay-envelope really counts.

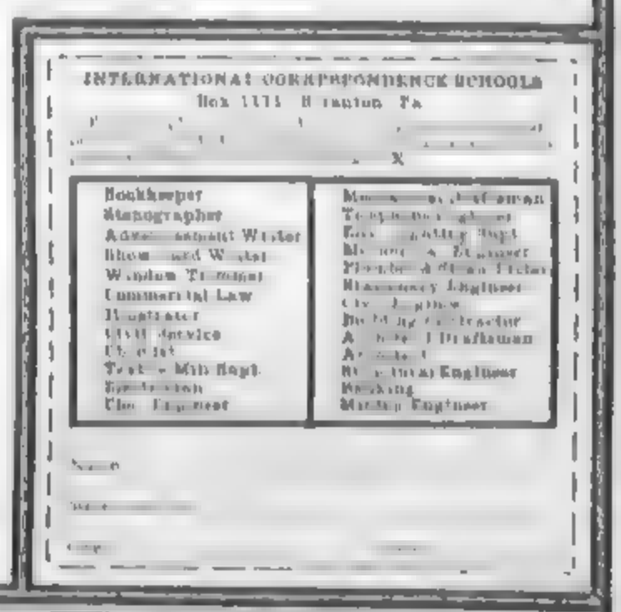
There is no reason why you should remain in the *untrained* class when you can so easily qualify for a *bigger salary* through the help of the International Correspondence Schools. To learn about it *without charge*, simply mark and mail the attached coupon.

Provided you can read and write the way is clear. There is no stipulation as to age, occupation or place of residence. Lack of capital need not hinder.

If your work is uncongenial, mark the coupon. If you want more money, *mark the coupon.* If you wish to advance, *mark the coupon.* If you want to be successful in your own chosen occupation, *MARK THE COUPON.* No necessity for leaving home or your present position—the I. C. S. helps you in your own home—spare time.

There's no experiment or uncertainty about this. The I. C. S. has raised the salaries of thousands of poorly paid men—*and at the work they like best.* Every month the I. C. S. receives hundreds of *voluntary* letters telling of promotion and increase in salary received wholly through I. C. S. training. During August the number was 246. To learn how you, too, can advance, mark the coupon.

"The Business of This Place is to Raise Salaries."



INTERNATIONAL CORRESPONDENCE SCHOOLS
Box 1171 Scranton Pa

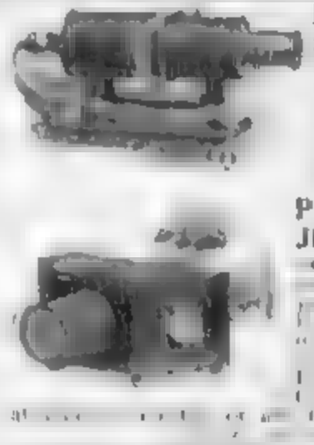
Bookkeeper
Stenographer
Advertisement Writer
Show Card Writer
Window Trimmer
Commercial Law
Illustrator
Civil Service
Chemist
Textile Mill Supt.
Electrician
Elec. Engineer
Mechanical Engineer
Civil Engineer
Building Contractor
Architect
Structural Engineer
Banking
Mining Engineer

Keep Your Eyeglasses On

The Automatic Eyeglass Holder

Then they are safe, easily reached to put on, and just as quickly put away. Looks well. Made in black, white, rolled plate, gold and silver. Get it from your jeweler or optician or direct from us, postpaid, 50c and more.

Ketcham & McDougall
39 Maiden Lane New York



LITTLE BUCKEYE, $4.50 to $15.00. The ingenious stereopticon throws pictures the size of [illegible] with pen and ink.

POST CARD PROJECTOR, $5, will show [illegible]

BUCKEYE STEREOPTICON CO., Cleveland, O.

"A sweep of the hand Sets it Spinning"

"The Ideal Ball-bearing Top"

[illegible] to fingers of furniture.

It will spin for five minutes. Each top packed in Box with 6 [illegible] and disks. A [illegible] of the finest [illegible]

Buy of your Dealer or Send us 25c.

CUSHMAN & DENISON MFG. CO. 240 West 23d St., New York City

Will keep a child quietly amused for hours

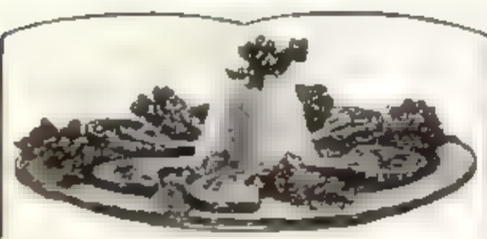
SHORTHAND IN 30 DAYS

[illegible] spare time to a study of home study, writing for [illegible] descriptive matter free address Chicago Correspondence Schools, 730 Chicago Opera House Block Chicago, Ill.

Don't Throw It Away

[illegible] for sample [illegible] Complete package assorted sizes, 25c postpaid. Agents wanted

Collette Mfg Co., Box 19 A, Amsterdam, N. Y.



LAMB CHOPS

are given a delightful piquancy and flavor by adding

LEA & PERRINS SAUCE

THE ORIGINAL WORCESTERSHIRE

An Ideal Sauce for Soups, Gravies, Stews, Fish, Cheese, Game and Salads.

Assists Digestion.

JOHN DUNCAN'S SONS, Agents, N.Y

TORREY RAZORS

Highest Quality—Best Finish

Here is

"OUR BEAUTY"

—a perfect razor, price $3.00. Nothing like it known to the shaving world. Postpaid if not at your dealer's.

We have other razors from $1.50 up. All fully guaranteed.

If you want the best razor and strop, try the Torrey. Send for our free catalogue—tells "How to shave and how to care for a razor." Contains many good points that every shaver should know.

The J. R. Torrey Razor Co., Dept. A, Worcester, Mass.

Largest makers of razors in the world. Established 1880.

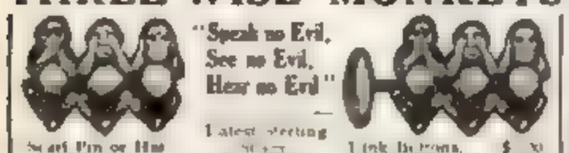
"SCIENCE OF MERCHANDISING"

MERCANTILE CORRESPONDENCE SCHOOLS

12 Courses

Mercantile Correspondence Schools, Kansas City, Mo.

THREE WISE MONKEYS



Scarf Pin or Hat Pin 50c

Latest sterling Novelties

Link Buttons, Vest Fobs

Write for handsome Catalogue

Geo T Brodnax, Inc., Gold and Silversmiths, Memphis, Tenn.

UNCLE SAM PAYS WELL

The salaries paid by Uncle Sam to Civil Service employees equal and exceed those paid in any branch of private commercial life. Thousands of appointments are made annually. To learn how you can secure a good government position by qualifying at home to pass any Civil Service Examination, write to-day for free Civil Service Book.

International Correspondence Schools Box 1171-C Scranton Pa

WEDDING INVITATIONS 100 for $3.50

Announcements, etc., engraved and printed. Latest styles, best quality, sent prepaid anywhere. Visiting Cards 100 50c, with case 75c. Souvenir post cards and monogram stationery. Write for samples.

THE ENTABROOK PRESS, 181 S. Tremont St., Boston, Mass.

nothing to hold you on just now. But you just take my advice. Just let Hunt take you back to the calaboose where we can guard you till we can scoot you out of this country, which is full of unhealthiness."

"Do I get my shooting-irons back?" he asked, stepping toward the deal table upon which, among the "exhibits," were his two revolvers.

"There's nothing against you now," said Hunt hesitatingly; "and I guess a man's got the right to his guns."

Diamond Jack placed the weapons carefully under his trouser-band. "No calaboose for me," he said with his clipped, metallic enunciation; "Betsie and Billie, here, will do very well, thank you," he said, giving a little pat with both hands to the bulge beneath his vest.

"Please yourself, then," growled Price; "please yourself; we're proposing that for your own good."

"My own good, eh?" His white teeth flashed. "You old son-of-a-gun; you didn't get me *this* time, did you, old boy?"

And with a swing he slapped open the door. We stepped out and from the sill watched him swing down the street, cutting, with impudent shoulder, the sullen, silent throng.

V

I WENT to bed early that night, and so did Price; not that we were tired, but that there was little else to do. For we had found ourselves suddenly unbeloved of the camp.

It was suffering with an attack of neurasthenia—the camp. It was lit up as for a holiday; the barrooms, the dancing halls, the gambling houses were full; a gigantic revel seemed in preparation. In the midst of this excitement, the centre of it, in fact, Diamond Jack was carousing. From bar to bar, from gambling hall to gambling hall he was swaggering, drinking, throwing dice, playing the wheel, attended by a tumultuous band, of which it would have been difficult to say whether it was moved by admiration or hatred. These followers he was alternately "joshing," threatening, cajoling, defying and cowing. There was a fascination in his audacity; he was like a tamer kicking hyenas about; but he was plainly becoming madder every moment. Our little excursion in this growing bedlam had been unsatisfactory. We had been met everywhere by a very apparent if unspoken hostility, and several times from some brave, hidden youth in a group there had come the cry: "Here comes Alibi Kid!" followed by audible and very uncomplimentary remarks about said "Alibi Kid," who, of course, was myself. Price, in a growling anger, had taken me back to the hotel. "This lets me out," he said as we climbed the stairs to our rooms. "My job was to find Ellis, and I've found him. And I'd advise you, bub—Mr. Jones—to quit these diggings by the first train to-morrow. Good-night."

But I was fated to no good night in that hotel. It took me a long time to get to sleep. The happenings of the last days persisted in galloping through my mind, over and over again, singularly vivid and yet inexplicable; the rumor of the camp's revel came to me in roaring ebbs and flows; the room, its flimsy walls heated to incandescence by the day's sunshine, was like an oven; and when, finally, a cool breeze from the desert fanned my eyelids to sleep, I was reawakened, almost immediately, it seemed to me, by a pounding like stage-thunder on my door. It was Price. "Jones, Jones," he called; "dress and come down quick! I'm after the horses!"

Fumbling and shivering, I slipped on my clothes and landed, blinking, in the lighted, deserted lobby. A glance at the clock showed me the hands a bit past midnight. I stepped out upon the sidewalk beneath a sky singularly bright with stars, and after a while Price came looming up to me upon his big, white horse, leading a saddled bay. "Jump on," he said.

And as I rose in the stirrup: "They've got Diamond Jack, and Hunt has quit. It's up to us to do what we can—even if he *ought* to be hung. We'll try your story again."

And leaning slightly forward in the saddle he was off, my bay following bravely behind.

There was evidently urgent need of haste, for Price, his gigantic bulk looming in smooth rise and fall before me, pressed on at full speed. We clattered down

(Concluded on Page 56)

$2,000 In CASH PRIZES

FIRST PRIZE	$250.00
SECOND PRIZE	225.00
THIRD PRIZE	200.00
FOURTH PRIZE	175.00
FIFTH PRIZE	150.00
and 1000 prizes of $1.00 each in cash	

To Be Given Absolutely Free to Winners in this

Hinds' Honey and Almond Cream

NAME CONTEST

Also 1,000 Regular 50c. Bottles of Hinds' Honey and Almond Cream will be given, as explained below; thus making 2,005 Prizes to be awarded.

This contest is not difficult, and so many prizes make it possible for a large number of the contestants to be rewarded for their efforts. It begins at once and closes December 31, 1908, at 5 P. M.

All that you are required to do is to form the greatest possible number of *common English Christian (given) names*, male and female, from the letters contained in the five words, **"Hinds' Honey and Almond Cream."** For example—there is only one A in those five words, therefore, a name having more than one A, like *Anna*, cannot be allowed—the name *Alice*, however, having only one A, is correct and will be accepted. The letter E occurs but twice in those five words; therefore a name containing *more* than two E's cannot be allowed. *Alphabetical arrangement of names and correct spelling are also requirements for the prize winning.* Spellings will be accepted as authorized by Webster, Worcester, the Century and Standard Dictionaries.

The list of names *should be written very plainly* on a separate paper from any letter you may wish to enclose. Give the total number of names, *and be sure to sign your own full name, with street address, city and state.* Do not neglect this, for we will have no other way of finding you. The prizes will be mailed to winners as soon as possible after contest closes. If there is anything not fully understood, write us at once for further explanation.

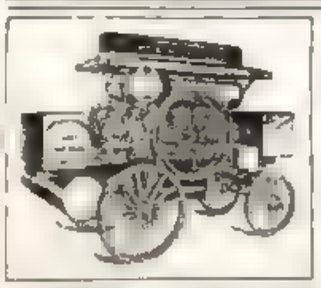
The person sending the greatest number of correct names will receive first prize; next, second; next, third; next, fourth; next, fifth.

The 1000 persons whose replies are next lower than the fifth grade will receive $1.00 each.
The 1000 persons whose replies are next lower than this latter grade will receive each a 50c Bottle of Hinds' Cream.

If two or more persons should send the greatest number of correct names, the first prize will be divided equally among them; and if two or more persons should send in the next greatest number of correct names, the second prize will be divided equally among them. The same plan will be followed in awarding the third, fourth and fifth prizes.

Hinds' Honey and Almond Cream is a pure snow-white liquid that keeps the skin soft, smooth, clear and healthy. It is antiseptic, cleansing and wonderfully soothing. It will prevent Chapped Hands and Face, relieving as soon as applied. Is best for hard, dry, cracked or sore skin. It is not sticky nor greasy, and is guaranteed *not* to aid a growth of hair. It is absolutely safe, and free from bleach or chemicals. 50c. at all dealers, or if not obtainable, sent postpaid by us for same amount.

A. S. HINDS, 189 West Street, Portland, Maine



Proven Permanent Profits

The Original Vacuum Cleaning Machine

THE MONEY-MAKER

TURN DUST INTO DOLLARS

The above wagon [illegible] a net $60 a [illegible] by the Dustless Method. [illegible]

The machine [illegible] Portable Cleaners, Stationary Cleaners

General Compressed Air & Vacuum Machinery Company
4440 Dept. E, Olive St., St. Louis, Mo.

The largest Manufacturers of House Cleaning Machinery in the world. We are the pioneers and are prosecuting our rights. The Only Company that was ever awarded a prize at any Exposition.

This Heat Regulator Saves on Your Coal

30 Days to Try—60 Days to Pay

Prove it for yourself. We send it all ready to put up on 30 Days' Free Trial to convince us that we do just what we say it will. Any one who can use a screw driver can attach it to any furnace, steam or hot water heater.

The Chicago Heat Regulator

Keeps even heat, whether the weather outside be below zero or above freezing. That means health and 25% coal saved.

The Thermostat keeps the temperature at just what you want during the day. Set the [illegible] at night and it will open the damper [illegible] any hour you desire in the morning. So getting up early to warm up the house will be [illegible]. Send for Booklet today which gives [illegible] prices—Don't wait for zero weather.

"The Chicago" Heat Regulator Company
Dept. 1 42 Dearborn St., Chicago, Ill.
Or Otterville Mfg. Co., Canadian Agts., Otterville, Ont.

Get a Transfer to Easy Street 50c

Slip a pair of Gilbert's Invisible Heel Cushions (ON THE RED BOX) inside your shoes. They relieve that jar—jar—jar of constant walking over stone pavements and hard floors which brings nervousness and tiring. They make walking a real enjoyment. They fit the instep and permit you to wear half a size smaller shoe. Postpaid 50c.

Make You Tall For those who wish to add to their height we make a special cushion which increases the height one inch. Price postpaid $1.00. At shoe, department and drug stores and notion counters.

Write for "Foot Comfort," our free booklet

E. T. Gilbert Manufacturing Company
220 South Ave., Rochester, N. Y.

EARNING MONEY

Any one—man, woman, boy, girl—can do it and no experience is necessary. THE LADIES' HOME JOURNAL and THE SATURDAY EVENING POST have made it sure. All you need is faith in yourself. If you think you're going to amount to something, write to

The Curtis Publishing Company, Philadelphia

and get your start now.

Develop Your Genius

and increase your income. The White Lodge Studies multiply your efficiency and cultivate inspiration in all business and art. Special inducements to Thinkers, Workers, Dreamers, Authors, Artists and Idealists. Send for plans and methods to The White Lodge, Peekskill-on-Hudson, N. Y.

The Meaning of the Times
and Other Addresses

By **Albert J. Beveridge**
United States Senator from Indiana

The ablest and most brilliant of Senator Beveridge's public addresses.

Carefully prepared scholarly discussions of present-day American problems.

Students of living issues will find the questions of the day fully and fearlessly presented.

J. L. McBrien, State Superintendent Public Instruction, Nebraska:

"Interesting as a novel. If you begin this book, you will finish it, and then read it again."

At all Bookstores. $1.50 net

THE BOBBS-MERRILL COMPANY
Publishers, Indianapolis

PATENTS SECURED OR FEE RETURNED
Free report as to Patentability. Illustrated Guide Book, and List of Inventions Wanted, sent free. EVANS, WILKENS & CO., WASHINGTON, D. C.

HOME CANDY MAKING
FOR PLEASURE AND PROFIT
We positively teach you how in one lesson. Outfit $3.00. Booklet free. Agents wanted. The Home Candy Makers, 121 Bar Street, Canton, O.

Real Power is Soul Power

(Which comes from)

"THE GREAT WITHIN"

That Vast Subconscious Storehouse of Every Human Mind

A STUDY of the Subconscious is one of the most fascinating of studies to-day, and there is no study that is more valuable for men and women who desire to become much and achieve much. According to noted psychologists, the powers and possibilities of the Subconscious are practically limitless; the Subconscious contains the real source of ability, talent, and genius, and he who has the key, and knows how, can unlock this vast storehouse of intuitive power. This is the secret of all great men—knowing how to open and use the Subconscious.

This Secret is Found in

The Great Within

By C. D. LARSON, Editor of "Eternal Progress."

A sane, practical, scientific book on the Subconscious Mind. This book contains a mine of valuable information on how to develop for actual use the remarkable possibilities that lie latent in that great inner mental world. Here is a partial list of contents:

The Nature, Location and Functions of the Subconscious Mind.
The Powers and Possibilities of the Subconscious.
Where the Subconscious Gains the Power to Do Whatever It May Desire to Do.
How to Train the Subconscious to Remake Your Mentality, Your Personality, Your Disposition, and Your Nature.
How to Direct the Subconscious to Correct the Flaws, Defects, and Imperfections in Your Nature.
How to Direct the Subconscious to Eliminate Disease, Bad Habits, and Adverse Physical or Mental Conditions.
How to Gain Greater Power—Physical and Mental—from the Subconscious.
How to Train the Subconscious to Work Out Your Problems When You Are Asleep.
How to Direct the Subconscious to Inspire Your Mind with New Ideas, Better Plans, and Superior Methods for the Promotion of any Enterprise You Have in Mind.

THE GREAT WITHIN tells exactly how to develop, train, and direct the Subconscious for any results desired; 99 pages, bound in green cloth, title in gold. **Its money value is hard to state. The information you get from it will be worth thousands to you, both in money and greater power.**

Our Special Offer

Eternal Progress, one year—12 months—**and The Great Within,** in green cloth, **$1.00**

Forward the coupon to-day. Send Money Order, Express Order, or One Dollar Bill. If personal check is sent, add 10 cents for exchange.

You Will Also Need to Read

Eternal Progress

A Monthly Magazine Edited by C. D. LARSON

The great purpose of ETERNAL PROGRESS is to make true idealism practical in everyday life, to bind the common to the superior, to weld together business and scientific living. And there is nothing more important than this.

To accomplish anything worth while and to live a life that is a life, the ideal must be the goal, and every thought and action must cause life to move toward that goal.

There is a solution for every problem in life, and that solution is based upon the principle that to enter the greater is to secure emancipation from the lesser. The natural way out is to grow out. Any person may work himself out of that which is not desired by growing into the realization of that which is desired.

ETERNAL PROGRESS presents each month some new and valuable viewpoints of such timely subjects as Business Psychology, Practical Idealism, Modern Metaphysics, the Subconscious Mind, Cultivation of Ability and Talent, Right Living, Scientific Thinking, The Science of Success, The Development of Genius, The Constructive Imagination, The Power of Personality, Memory, etc. All vital subjects to the person who wants to increase his profits and make life worth living.

Our success depends upon how we use the power and the ability that we possess. But we can use only that which we understand. And to understand the powers we possess a study of Practical Metaphysics becomes indispensable.

The demand for competent men and women is becoming greater and greater everywhere in the world. Any person can become more competent through the scientific development of his ability, methods for which development may be found in every issue of ETERNAL PROGRESS.

The regular subscription price is One Dollar a year. Twelve numbers: sixty-four pages each month.

The Progress Company,
562 Rand-McNally Bldg., Chicago, Ill.

Attached is One Dollar. Please enter my subscription for one year to ETERNAL PROGRESS, and send me a copy of THE GREAT WITHIN.

Name.....

Address.....

Town..... State.....

Mother or Sister?

It is not necessary that a woman lose her fresh, girlish beauty when she becomes the mother of children. True, the added cares of matronage and motherhood are taxing, but a little extra attention to herself, a little aiding of nature, will enable the mother to look the sister. Massage, for a few minutes each day, with Pompeian Massage Cream is all that is necessary; it aids nature in nature's own way and gives wholesome, natural beauty—a thousand times better than the artificial "beauty" given by cosmetics.

Pompeian Massage Cream

Gives a Clear, Fresh, Velvety Skin

It substitutes curves for angles, firm flesh for flabbiness and double chins, and fullness for hollows. By keeping the skin in perfect health, it makes a natural, clear complexion, fine-grained, rosy-tinted and smooth as satin. It is a cleanser—not a cosmetic. It opens the pores of the skin—does not clog them. *It even makes the use of face powders unnecessary,* as it removes all shine.

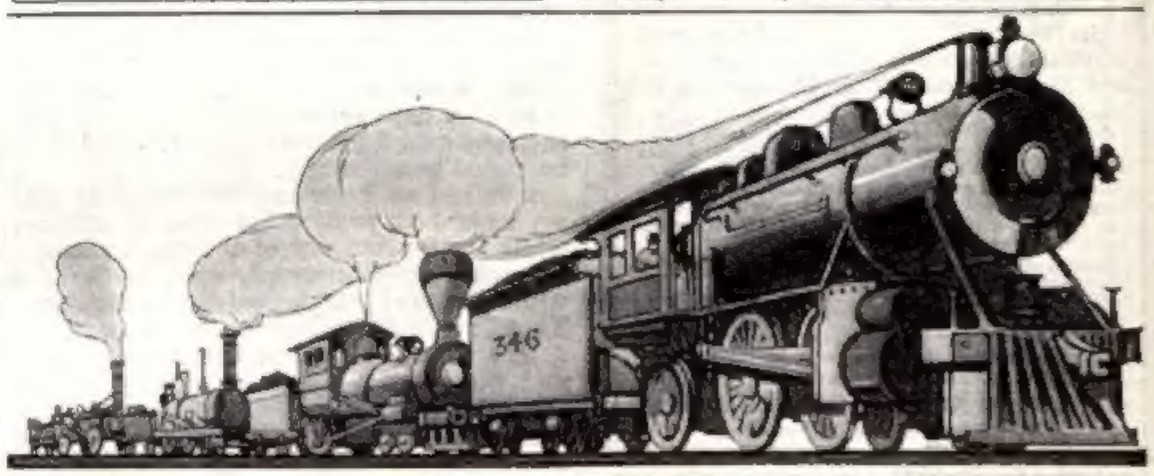
This is not a "cold" or "grease" cream. Do not confuse Pompeian with them. While "grease" or so-called "cold" creams have their uses, yet they can never do the work of a massage cream like Pompeian. Grease creams fill the pores. Pompeian Massage Cream cleanses them by taking out all infecting dirt and soap particles. It is such foreign matter that often causes blackheads, sallowness, shiny complexions, etc. Pompeian Massage Cream aids nature by *completely* cleansing the skin by doing what even the best soap cannot accomplish. Moreover, being a "non-grease" cream, Pompeian Cream will not promote the growth of hair on the face.

Free Book and Sample Jar

with which to try out for yourself the wonderful pore-cleansing and beautifying qualities of Pompeian Massage Cream. This sample is not for sale at stores. The illustrated booklet is an invaluable guide for the proper care of the skin. Send 10c. in silver or stamps (only U. S. stamps accepted) to cover cost of mailing. If your dealer doesn't keep it, we'll send 30c. or $1 jar postpaid on receipt of price.

Movement No. 3. To remove "Crow's-Feet." From our booklet on Massage, sent free.

POMPEIAN MFG. CO.
49 Prospect Street, Cleveland, O.



THE

Smith Premier Typewriter

owes its original success to the fact that it was built upon the soundest principle of successful typewriter construction.

It owes its continued success to the fact that with all its improvements this principle has never been changed.

The Smith Premier Typewriter Company
Branch Stores Everywhere Syracuse, N. Y.

BEFORE

LAME PEOPLE
All persons afflicted with a shortened or weak limb should write at once for our booklet "A." **The Pittsburg Orthopedic Company,** the largest manufacturer of deformity appliances in the world, 635 Liberty St., Pittsburg, Pa.

AFTER

100 ENGRAVED WEDDING ANNOUNCEMENTS **$7.00**
Including inside and outside envelopes, and express paid. Visiting cards, At Home and Reception cards of the famous Elliott Standard. Samples on request.
THE CHAS. H. ELLIOTT CO., 1434 Lehigh Avenue, Phila.

SIGN OF GOOD CLOTHES
GREAT WESTERN TAILORING CO.

A Live Wire From a Live Tailor

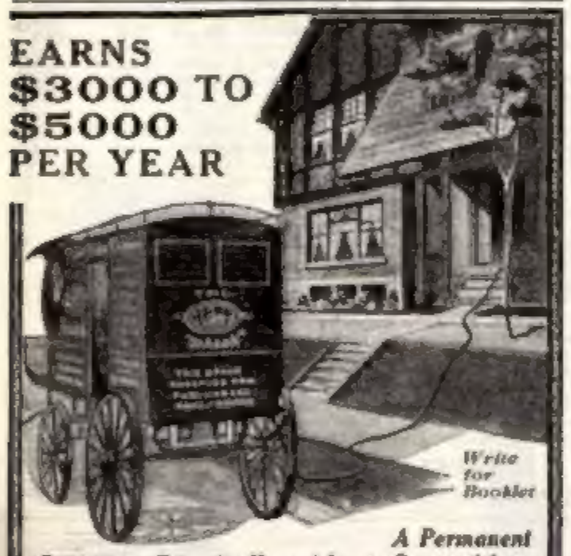
You **can** dress better at no more cost than now—by using our tailoring service. Right in your home town you can dress as well as if you patronized a fashionable metropolitan tailor and at about **half the cost.** Every garment is perfectly tailored by an expert, and we **unreservedly guarantee** cloth, trimmings, workmanship and fit. You are the judge—your conception of the style and fit perfectness of the clothes must be realized. Any garment which in **your** eyes is "found wanting," our dealers are authorized to return.

SUIT or OVERCOAT $18 to $40

One dealer in every town shows our fashionable line of woolens. He knows the Great Western Measurement System and can fit any man **perfectly.** Write for name of dealer in your town. We will send you a picture—a real work of art—of the most beautiful woman in America, winner of the "National Beauty Contest," together with the new style plates. Write now lest you forget it.

Great Western Tailoring Co.
W. D. Schmidt, Pres., Chicago

EARNS $3000 TO $5000 PER YEAR



A Permanent Business, Practically without Competition, and Singularly without the Element of Risk.

Small operating expense, large immediate profits. "I start with $1000 worth of work ahead," writes one man; "I cleaned up $100 in a day," writes another. Our Free booklet, "Turning Dust Into Money," gives convincing details of this splendid opportunity for small capital. It is a valuable book for anyone who is looking to establish a profitable business. Write for it today.

Aero portable vacuum cleaning apparatus meets big demand cleaning stores, churches, residences, etc.

We make six types of vacuum, and two types compressed air outfits selling from $450 to $2100. Largest builders of portable outfits.

We Lead the World in the Installation of Stationary Plants. Write for Literature.

AMERICAN AIR CLEANING COMPANY
408 Sycamore St., Milwaukee

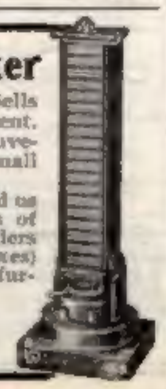
English Knockabout Hat $1.00

Not a fad, but a stylish, serviceable Hat that would sell for $2.00 in almost any Hat store. It is made of genuine English Felt, with flexible sweat band, and trimmed with neat, narrow outside band. Suitable for dress and business. It can be folded in a neat and compact roll without damaging. Just the thing for any and all purposes—traveling, motoring, golfing, fishing, hunting, yachting, etc. Every man and boy should have one of these hats. All sizes. Four colors:—Black, Brown, Gray and Gray Mixture. Weight 4 ozs. Sent postpaid, securely packed, on receipt of $1.00.

Order today, stating size and color desired. Satisfaction guaranteed.

Panama Hat Co., 181 William St., New York City

The Little Money Maker



Makes you a **Profit of 140%.** Sells a vest pocket box of matches for 1 cent. Saves giving away of matches. Convenient for customers. Occupies very small space and looks well on counter.

If your jobber doesn't keep it, send us $7.00 for machine and 720 boxes of matches, freight prepaid. Repeat orders for matches at $3.00 per case (720 boxes) f. o. b. St. Louis. Wholesale Prices furnished on application.

AGENTS WANTED IN EVERY CITY
Laclede Manufacturing Co.
Corridor Merchants-Laclede Bldg., St. Louis, Mo.

the abandoned main street, alternately through rectangle of light and shadow, and plunged on into the vague, milk-white desert night.

Finally we left the road and struck a hill. The white horse grunted and charged up at a lope, its hoofs striking fire; my horse was sobbing now. It struck a plateau at a sagging trot, and, looming up as if striding toward me, I saw, against the western stars, the long, black skeleton of a mine's gallows-frame. Immediately I was aware of a vague, flowing movement of the ground surrounding its base, and of a murmur as of the sea on a far strand. We neared; the vague flow became a dark throng of men; the murmur broke into distinct shouts. The white horse rattled forward in a sudden new burst of speed, I brought my quirt down heavily—and found myself right behind Price, charging through a surf of white faces, convulsed mouths and gesticulating arms.

It was like charging a pillow of down, however; gradually the force of our onset lost itself in a passive, elastic resistance.

"Where's Diamond Jack?" asked Price quietly, controlling his panting breath.

A squat, square man, masked up to the eyes with a white cloth, squeezed to our horses' heads through the throng. "Diamond Jack is where he won't hurt no one any more," he said. "No one any more," he repeated solemnly.

"Well," said Price, still very quietly, "you know he didn't kill Ellis. You know what Mr. Jones, here, an absolutely reputable witness, testified this afternoon. Diamond Jack didn't do it."

A howl of protest rose to a yelping climax and subsided again. The masked man was looking up at Price with frozen eyes. "It happens," he said, while a profound silence reigned upon the plateau—"It happens, though, that he confessed."

"Confessed—what?" growled the sheriff.

The squat man's voice rose in a sudden shrillness. "He confessed to killing Ellis, that's what he confessed!" he cried. "He not only confessed; he boasted!" His voice rose like a yelp now, ascended to the stars; broken echoes of it returned in inarticulate clamor to the plateau, the little, black plateau with its high, supplicating gallows, its vague flowing of silent men; little beads of sweat bubbled out of his forehead and his eyes bulged. "We had him on a plank above the shaft, a rope around his neck; with just a plank between him and his God. And for five full minutes he reviled us and cursed and blasphemed—reviled and cursed and boasted. Boasted of waiting days till he could make sure, and then shooting Ellis from behind. *Boasted!*" he ended passionately.

I looked at Price and he looked at me; we looked at each other long in silence, while the fervent cry of the masked man, taken up by the crowd, went up to the white stars in a roaring salvo of execration. Then Price said: "Come on, let us go."

But I leaned toward the masked man and whispered a question: "Did he give the date?" I asked.

He drew an envelope upon which writing was scribbled—notes of the confession, I saw. "He shot Ellis, young man," he began; "Diamond Jack murdered Ellis," he went on with heavy finality, reading from the envelope, "on the afternoon of July 22."

"Come on," said Price with a nod, and at a walk we left the throng, now very quiet, as if sobered with a first, realizing hint of the tremendous gravity of its now irreparable deed; we left it grouped about the tall, black gallows-frame, went across the little plateau, down the declivity to the road, and, spurring, trotted toward the faint, heralding whiteness in the east, very silent, side by side. And side by side, and still silent, we sat long in the lobby of the hotel after we had returned.

"Mr. Jones," said the sheriff finally, "I've lived quite a bit and have had some experience."

"Yes?" I answered, waiting.

"And I've learned one thing: There are happenings in our lives that it pays to forget."

"Yes," I said again.

"So," he said with finality and very paternal of manner, "cut all this out; forget it; get it out of your mind."

"You're right," I said.

But I am a newspaper man, and for a newspaper man there is only one way to get a thing out of his mind. It is to transfer it in ink to paper. Here it is, writ, and out of my mind.

The Howard Watch

The accuracy of his recorded time is a matter of life and death to Peary in his dash for the Pole—his only means, after leaving his ship, of taking his longitude or knowing where he is in relation to the Pole and to his base of supplies.

Peary depends solely on the HOWARD Watch on this expedition, as on his former one. The last thing before sailing Peary telegraphed:

"E. Howard Watch Co., Boston.
Get three your new 12 size extra-thin watches to me Sidney, Cape Breton, Nova Scotia, by Monday sure. Shall use them in addition to three 16 size carried last voyage."

It is not the occasional performance of the HOWARD that makes men trust their lives to it, but its accuracy under *all conditions*—heat, cold, vibration, change of position and the jar and jolt of every-day use.

A HOWARD Watch is always worth what you pay for it. The price of each watch—from the 17-jewel in a fine gold-filled case (guaranteed for 25 years) at $35; to the 23-jewel in a 14-K solid gold case at $150—is fixed at the factory, and a printed ticket attached.

Find the HOWARD jeweler in your town and talk to him—he's a man worth knowing. Drop us a postal card, Dept. N, and we will send you a HOWARD book, of value to the watch buyer.

E. HOWARD WATCH COMPANY, BOSTON, MASS.

STALL'S BOOKS

SELF AND SEX SERIES

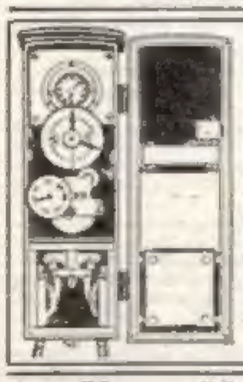
These books are addressed to those who realize that knowledge is power, that ignorance is a curse, that success and usefulness are dependent upon an intelligent understanding of the purpose of sex.

4 BOOKS TO MEN
By Sylvanus Stall, D. D.
"What a Young Boy Ought to Know"
"What a Young Man Ought to Know"
"What a Young Husband Ought to Know"
"What a Man of Forty-Five Ought to Know"

4 BOOKS TO WOMEN
By Mrs. Mary Wood-Allen, M. D., and Mrs. Emma F. A. Drake, M. D.
"What a Young Girl Ought to Know"
"What a Young Woman Ought to Know"
"What a Young Wife Ought to Know"
"What a Woman of Forty-Five Ought to Know"

$1.00 per copy, post free. Table of contents free.

The Vir Publishing Co.
544 Church Building, 15th and Race Streets
Philadelphia, Penna.



This Switch Reduces Current Cost

Automatically turns on and shuts off power at fixed intervals. **Anderson Electric Time Switch** regulates lights in show windows, bank-offices, factories, advertising signs—is reliable, accurate, durable. Winds once a week. Will work faithfully many years.

Sold by electrical contractors and jobbers. Send for descriptive booklet.

Albert & J. M. Anderson Mfg. Co.
260 A St., Boston, Mass.

Are You a Mason? Get your charms and all emblems at factory prices. Anything in Masonic jewelry, from a button to a solid gold K. T. or 32 Degree charm. Write for illustrated catalog. **RALPH S. COLE, Attleboro, Mass.**

Weather Won't Faze 'Em

Hire salesmen that work all hours, *all weathers.* Our exclusive process "wax finish" weatherproof signs **on wire fences,** barns, anywhere; cost 75% less than metal or wood; average life 3 to 5 years. Almost impossible to tear down. Attractively printed in any size and variety of fast colors to order. Say anything you want or we furnish snappy phrases. Big trade pullers. A persistent, economical way to advertise. Any quantity you order shipped in 10 days, **freight paid.** Write for prices, samples. High-grade salesmen wanted.

The STATESMAN COMPANY, 17 Jefferson Ave., Marshall, Mich.

No mixing

Ready for use. Rats and mice leave choicest food and grain for it. Die in open air, seeking water. Dry, clean; never leaves a mark.

Rat Bis-Kit

All Druggists—15 cts. a box. If yours hasn't it, send us 25 cents for one box or 60 cents for three boxes, delivered prepaid.

THE RAT BISCUIT CO.
10 N. Limestone Street
Springfield, O.

AGENTS NINE IN ONE

Get in on this. Combination Rolling Pin. Nine articles combined. Lightning Seller. Sample free. **FORSHEE MFG. CO., Box 302, Dayton, O.**

LIGHTS The Whole House. "SUN" LIGHT Delights The Household.

All rooms light, bright, and cheerful, at little cost; no smoke, grease, odor.

SUN Incandescent

Agents wanted; good commissions; get catalog.

SUN VAPOR LIGHT CO.

The "Sun" Outshines Them All. 100 candle power each burner. 1, 3, 5, 4-burner fixtures.

Gasoline LAMP

One match lights it, like gas. Hollow Wire Systems also. *Satisfaction or Money Back.*

324 Market St., Canton, Ohio

BETWEEN

Want and Opportunity

"Hard times" is the dread of the man who works with his hands. It is always the unskilled worker who must feel the brunt of failure. **The man who has special knowledge is always in demand whether business is good or bad.** In "hard times" he is the man who is relied upon to **avert ruin** and to plan and scheme, **to bring about success.**

During the recent financial flurry trained engineers were being advertised for while unskilled workers, the untrained men, were parading the streets demanding work.

CYCLOPEDIA OF MECHANICAL ENGINEERING

7 volumes, page size 7 x 10 inches; 3,276 pages; 2,327 illustrations, diagrams, plates, formulas, etc.; bound in half red morocco.

This work covers the fundamentals of mechanical engineering thoroughly, in addition to giving the latest instruction on the latest applications of new and advanced ideas; heavy technicalities and mathematical formulas have been avoided wherever possible.

$18.00 Instead of $42.00

FREE FOR 5 DAYS' EXAMINATION

Sent by prepaid express, if you mention THE SATURDAY EVENING POST, October 24, 1908. If you wish to keep the books pay $2.00 within 5 days and $2.00 a month until you have paid the special $18.00 price; otherwise return them at our expense. Regular price is $42.00.

The Cyclopedia is admirably adapted to the needs of the beginner and self-taught practical man, as well as being an authoritative reference work adequate to meet the demands of the most advanced workman and technically trained expert.

TABLE OF CONTENTS

Machine Shop Work—Vertical Milling Machine—Motor-driven Shops—Shop Lighting—Forging—Electric Welding—Tool Making—Metallurgy—Manufacture of Iron and Steel—High-Speed Steel—Flaws in Castings—Electric Lifting Magnets—Magnetic Clutches—Making a Machinist—The Ideal Foreman—Pattern Making—Foundry Work—Automatic Coal and Ore Handling Appliances—Machine Parts—Construction of Boilers—Types of Boilers—Boiler Accessories—Steam Pumps—Air Compressors—The Steam Engine—The Steam Turbine—Indicators—Valve Gears—Refrigeration—Gas-Producers—Gas Engines—Automobiles—Elevators—Sheet Metal Work—Practical Problems in Mensuration—Mechanical Drawing—Drafting Room Organization—Machine Design.

AMERICAN SCHOOL OF CORRESPONDENCE

CHICAGO, U.S.A.

AFTER A MEAL

Chiclets

REALLY DELIGHTFUL

THAT DAINTY MINT COVERED CANDY COATED CHEWING GUM

AN OUNCE FOR A NICKEL AND IN 5¢ AND 10¢ PACKETS

FRANK H. FLEER & CO. INC. PHILADELPHIA AND TORONTO

Your Boy's Future

That boy of yours—what are you doing to encourage his desire for good reading? This is a vital question; you must answer it.

THE AMERICAN BOY

is the ideal magazine for any boy, appealing to the best there is in him with its beautiful pictures, its able articles by the nation's famous authors, and its practical regular departments—Photography, Mechanics, Electricity, Collecting, Sports, Athletics—boys' hobbies of every kind. And all for $1 a year—nowhere else can you get such a mass of high class reading for the money. Send today. Sample copy, 10c.

SPRAGUE PUBLISHING CO.
80 Majestic Bldg., Detroit, Mich.

6% Paid on Time Deposits

(Withdrawable at option)

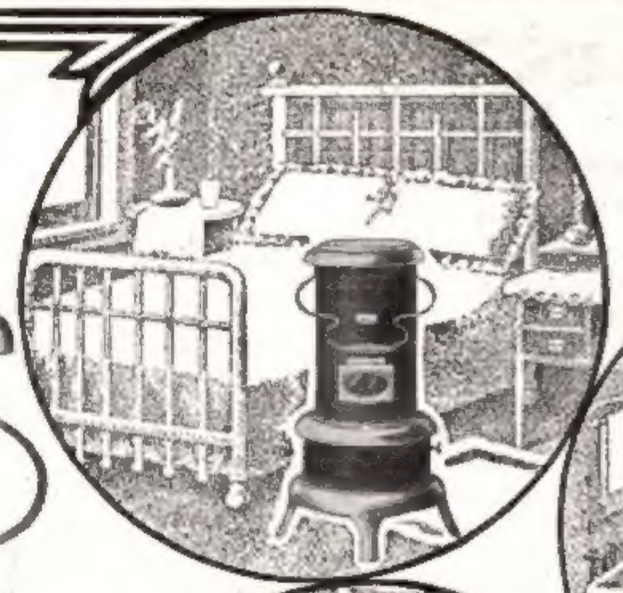
Coupon Certificates

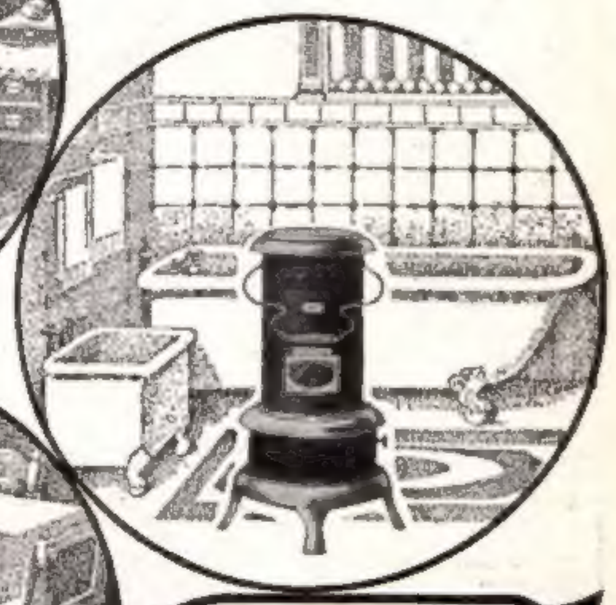
(One to Three Years)

Write today for Booklet A.

Equitable Banking & Loan Company, Macon, Ga.

Carry it from Room to Room





Early Morning Comfort

Open your sleeping-room windows—let in the crisp, fresh air—what matters it if your room does get cold—you will sleep better and feel brighter in the morning. But your room need not be cold while dressing—a touch of a match and the welcome heat is radiating from the

PERFECTION Oil Heater

(Equipped with Smokeless Device)

Pick it up and carry it to the bath-room—it's perfectly safe—and your morning dip is glorious as in the summer.

Now it's breakfast time and your Perfection Oil Heater makes the room cozy and cheerful—your breakfast is more enjoyable and you start the day without a shiver. The Automatic Smokeless Device prevents all smoke and smell and makes it impossible to turn the wick too high or too low.

Cleaned in a minute—burns 9 hours with one filling. Finished in Nickel or Japan. Every heater guaranteed.

The *Rayo* LAMP can be used in any room and is the safest and best lamp for all-round household use. It is equipped with the latest improved central draft burner—gives a bright light at small cost. Absolutely safe. All parts easily cleaned. Made of brass throughout and nickel plated. Suitable for library, dining-room, parlor or bed-room. Every lamp warranted. If you cannot get the *Rayo* Lamp and Perfection Heater from your dealer, write to our nearest agency.

STANDARD OIL COMPANY

(Incorporated)

COLGATE
REMINDERS

What's in the box?
That is the question
COLGATE'S SHAVING STICK
Better than the soap you thought was best—not because it is in the original nickeled box, but because the soap itself is best at every point.
It is easier to copy the Colgate box than to match the Colgate quality.
A trial will prove conclusively that in its antiseptic and aseptic qualities, its fine, creamy lather, its generous size and its refreshing effect on the face, Colgate's Shaving Stick is unequalled.
Trial Stick in nickeled box (enough for a month's shaving) sent for 4 cts. in stamps. Colgate & Co., Dept. P, 55 John St., New York
Will not smart or dry on the face
(The truth needs no quotation marks)
START THE BABY RIGHT
For Skin Health and Comfort
COLGATE'S COLEO SOAP
COLGATE'S TALC POWDER
COMES OUT A RIBBON LIES FLAT ON THE BRUSH
COLGATE'S
ANTISEPTIC DENTAL CREAM
Perfect not only in its delicious flavor and wonderful cleansing power, but in the real convenience of the new package. More efficient than liquid, less wasteful than powder.
TRY THE CREAM BY SENDING FOR SAMPLE.

If you have never read the above advertisements—read them now. It's worth your while. They contain statements of facts concerning four Colgate Comforts that should influence you toward their use.

A household with but one COLGATE COMFORT is like a garden with but one flower.

Samples of the Shaving Stick, Talc Powder or Coleo Soap sent for 4c each or Dental Cream for 2c.

Makers of the world-famed Cashmere Bouquet Soap, Powder and Perfume.

COLGATE & CO., Department P, 55 John Street, New York.